

# THE STAR'S WEEKLY COMPUTING & HIGH TECH NO

## COMPUTER COMPANIES

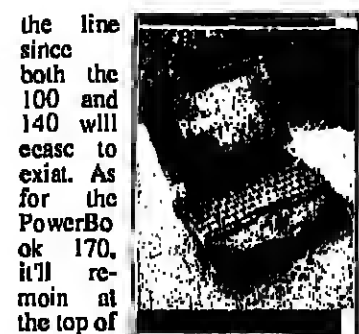
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New Apple PowerBook 145:

## More Mac in your lap

UNTIL RECENTLY, Macintosh PowerBook buyers had to decide between the PowerBook 100, 140 or 170. The PowerBook 170, with its higher speed and better display seemed a distant dream to many because of its high price. Now, the new PowerBook 145 is a ground-breaking model which can rival the PowerBook 170, since it runs at 25MHz and incorporates a 68030 processor. However, this machine actually costs \$800 less than the original PowerBook 140 in spite of being faster and including two more megabytes of RAM! Priced at \$2,399 for the MB RAM and 40 MB hard disk configuration, it represents the answer to those who want to know which PowerBook to buy. It also comes with an 80MB hard disk configuration for \$2,799.

The 145 is now the bottom of



the line since both the 100 and 140 will cease to exist. As for the PowerBook 170, it'll remain at the top of line for as long as its display abilities are better than the 145. However, that's the only real difference and you hardly feel it, especially if you don't need the fast matrix display and can settle for a normal LCD screen.

This new machine should represent very good value to any one willing to purchase a Macintosh PowerBook, since it offers the

best features for the asking price and since it's an almost top-of-the-range machine in Apple's portable line of computers.

Still, one question remains to be answered. With Apple constantly slashing prices and squeezing more features into their machines, can the buyer be confident that what he'll get today will still be the best value for money tomorrow? Customer confidence seems to be something Apple have chosen to compromise in favor of bringing the Macintosh to the masses.

Ideal Systems, distributors of Apple Computer Inc. in Jordan, promise that the PowerBook 145 and the rumored new PowerBooks, expected to be named the 160 and 180, will be available in the country some time in January next year. ■

## Microsoft Arabic Excel 4.0

MICROSOFT HAS launched a bi-lingual English and Arabic version of its highly acclaimed spreadsheet program Excel 4.0, for the Middle East.

Excel 4.0 was recently given the top rating in US magazine *InfoWorld's* comparison of three major spreadsheet programs for the Windows market and won "best of the breed" honors, beating Borland's Quattro Pro and Lotus 1-2-3.

Arabic Excel 4.0 has the same features as the English version and is designed to be consistent with software applications based on an Arabic Windows environment.

The Arabic version also features AutoFill, AutoSelect, AutoSum, Best Fit Column Width, Customize Toolbars, Drag and Drop editing, most recently used files recall, pop-up menus and a view manager.

The drawing, charting, graphics and formatting capabilities of the new Arabic Excel program are considerably advanced over the systems predecessors. A camera tool for making documents from pieces of different worksheets and charts to import graphics from the Microsoft clipboard are just two of its new features.

In terms of integration, Arabic Excel 4.0 will also feature Dy-

namic Exchange and will have file compatibility with Microsoft Excel for Apple Macintosh systems. It also provides 72 built-in chart types and 144 built-in functions for analysis and statistics.

Arabic Excel 4.0 is a real step forward in Excel development and making an Arabic version available so soon shows a certain degree of commitment on Microsoft's part to the Middle East market.

The product will be launched at the GITEC computer show in Dubai starting today, and should be available in Jordan from Microsoft distributors, Specialized Technical Services (STS). ■

## IBM to base joint-venture in Bahrain

INTERNATIONAL BUSINESS MACHINES (IBM) has announced in Bahrain that it will set up a joint-venture service company in partnership with IBM's regional distributors, Gulf Business Machines (GBM) and Saudi Business Machines (SBM).

"The new company will be based in Bahrain," said Mr Lucio Stancic, president of IBM southern Europe, Middle East and Africa. "It will work specially on software applications and professional services within the Gulf Cooperation Council countries."

Mr Stancic said the new company would be operational "very soon", initially as a small project management team drawing together solution development experts from its partner companies.

GBM, also based in Bahrain, provides services and support to IBM distributors in nine Middle East States, while Saudi Business Machines is IBM's sole representative in Saudi Arabia.

"IBM will bring together the best of both worlds to service the GCC customers," said Mr Stancic. "The rate of growth in informa-

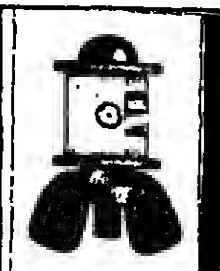
tion technology in the GCC is sometimes faster than in Europe, for example," he said.

Services proposed by the new company will include defining network requirements for business, developing new information systems for the region, training, education, turnkey projects and many forms of consultancy.

Mr Mustafa Rugbani, general manager of GBM, said, "We will be encouraging our customers to let us develop these information systems, leaving them free to develop their enterprises." ■

## Piracy: A 'noble' cause?

SOFTWARE PIRACY does not constitute a case of "steal from the rich and give to the poor", as many pirates would have us believe. It is pure theft. Pirates revel in the fact that they are breaking the monopoly of big software publishers by spreading their software and claim that they are fighting the ever increasing wave of high software prices. This is true in the sense that software costs far too much nowadays for the user to resist the temptation of getting something for free which may otherwise cost hundreds of dollars. But is piracy a noble cause?



Regrettably, there's nothing noble about obtaining software for free, since programmers put so much time and effort into developing software and publishers spend so much money producing, distributing and promoting it. There's no doubt about it, software costs too much, and buying software usually represents a major investment decision for the normal user — but what's right is right. You can't call software piracy anything else but theft.

So many methods of protection have been incorporated by software publishers into their products, but to no avail. For every protection out there, there's a computer genius who can break it. Even protective devices like the Dongle and peripherals that plug into the back of the computer, making it almost impossible to run software without the presence of such devices, have also proved breakable. While the problem of world-wide piracy rages on, the result is millions of dollars in losses to the international computer industry. The Federation Against Software Theft (FAST) has announced alarming figures regarding losses due to piracy in the British computer industry. In 1989 alone, the industry lost some \$300 million. Another study by FAST showed that 55 percent of managers in British companies were using pirated copies of software. In fact, a big lawsuit has been slapped on the Daily Mirror, the newspaper owned by the late British media giant Robert Maxwell, since at least 80 percent of the software used on 400 computers was pirated.

The Business Software Society estimates that software piracy accounted for \$500 million in losses to the European information technology industry last year and \$14 million to the US industry, which is around 33 percent of all US software sales. Pirates don't seem to feel ashamed. In fact they boast about their expert abilities by organizing big pirate conventions and conferences like the one held in Holland back in 1989 under the slogan "Crusading against monopoly".

Microsoft recently smashed a \$9 million piracy ring in the US that had been selling counterfeit PC software. The ring had sold 150,000 copies of the MSDOS operating system.

It's no secret that piracy is a big business in Jordan, but would you believe that some shops are actually selling protected copies of pirated software to their customers? Different methods of software protection are used to prevent their customers from copying software and distributing it among their friends! Even pirates are worried about the losses resulting from others copying their pirated software. Isn't that ironic? A law protecting the rights of the author in Jordan was issued in February this year, with a punishment of either three months in jail or a fine of not less than JD 500 and not more than JD 1000. Still, the law is not being properly enforced by the authorities and the problem continues.

The only thing that can be done, as is the case with other unsolvable problems resulting from human behavior, is educating users on the evils of piracy and the advantages to be gained from buying full-price original software. ■

## Apple QuickTime for Windows

APPLE COMPUTER INC. have announced the release of QuickTime for Microsoft Windows 3.1.

Through QuickTime, users on Macintosh and Windows PCs will be able to exchange files, rely on a consistent human interface and use a variety of modular compression technologies for storing multi-media information.

This gives developers one cross-platform multi-media programming interface enabling Windows 3.1 users to playback QuickTime Movies. This announcement marks Apple's first

decision to support Microsoft Windows, which is the Macintosh operating system's main competitor. Apple's CEO, John Sculley, said that QuickTime for Windows demonstrates Apple's commitment to setting the standard for performance and ease of use in multi-media. Over 500 QuickTime applications are already available to Mac users and it has been adopted as an industry standard for multi-media technology. QuickTime for Windows should now make this technology available to Windows users. ■

# The Star

Jordan's political, economic and cultural weekly

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King calls for  
new Arab  
Order based on  
liberty,  
page 2

## Mitterrand: France and the peace process

Une chance pour la paix  
Numéro spécial du Jourdain, à l'occasion de la  
visite de François Mitterrand en Jordanie.

(pages 16-23)

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**The Star**  
Jordan's political, economic and cultural weekly



By a Star Staff Writer & agencies reports

## King calls for a new order based on liberty



HIS MAJESTY King Hussein has reaffirmed Jordan's commitment to democracy and to a just and comprehensive peace in the Middle East and called for a new Arab Order based on democratic institutions, respect of human rights and national reconciliation. In an address Monday to the graduating officers of the Royal Staff and Command College, the King defended Jordan's record of supporting Arab rights and adhering to the principles of the Great Arab Revolt.

He also called for political pluralism in neighboring Iraq, which he described as a dimension of depth for Jordan.

The King also launched a sharp attack on Gulf states, who have "flooded the nation with their oil and were elated when their thrones were given back to them by the foreigner who slaughtered their brethren. They expect others to come to them in obeisance, proclaiming their fealty in praise and gratitude."

Regarding Iraq, the King said: "We only wished for Iraq what we wished for ourselves... a national reconciliation and democracy which would enable it to overcome all obstacles."

On Jordan's position during the Gulf crisis, the King reiterated his commitment to Iraq's unity and independence, saying any changes must be the will of the people. The King's sharp criticism of the Gulf states reflected his frustration with the failure of recent attempts to mend fences with these countries. His defiant speech ends speculation that Jordan was about to apologize publicly for its Gulf crisis position as a precondition for relations to improve with Saudi Arabia and the rest of the Gulf states.

Signs of a warming in relations between Riyadh and Amman earlier this year when King Hussein underwent cancer surgery have resulted in no concrete improvement. Repeating a frequent call for Arab unity after the Gulf War and a rejection of Western interference, the King rounded on oil-rich Gulf states, particularly Ku-

wait, which he indicated had sold out fellow Arabs.

He added that Jordan has always supported settling border disputes through dialogue among the Arabs themselves. Jordan, he said has been a firm advocate of "the view that (border) disputes should not exist among brethren and that they should be settled within the Arab framework, indeed we are advocates of doing away with borders among Arab states."

The King said Jordan would strive to defend Arab unity "overlooking those Arabs who are motivated by tribal affiliation or a high-handed mentality after they had flooded the (Arab) nation with their oil."

Referring to Kuwait's eviction of tens of thousands of Jordanians and Palestinians after the war, the King said that "things have got to the point where we have seen Arabs tyrannically evict fellow Arabs from their countries and rob them of their rights and dignity, although they had spent their entire lives in their services..."

"...we refuse to be out-bidden by ingrates or by those with ulterior motives or to be taught by the ignorant," the King said in comments which appeared to include

domestic "extremist" forces seen as trying to undermine Jordan's young democracy. "We shall never accept short-sightedness, ideological collapse or the inherited tendency towards oppression by some to cast a shadow on our own progress," he added. He also alluded to parties who were exploiting "the tolerant democratic climate in our country by planting certain groups within the political forces of our people."

The King criticized those whom he described as trying "to outbid us" with regard to their attack on Jordan's agreement with Israel earlier in the month on a draft agenda. He said the draft paper could not be considered "a reason for all of these outbidings and interferences... We would like to say to those," the King said, "that we shall not permit any solutions at the expense of this people or this land, that we are not an alternative homeland for any and that we will not waver with respect to any of

our rights."

The King also emphasized Jordan's support for a settlement to the peace process which would return occupied lands including Jerusalem to the Palestinians.

He called on Jordanian activists, thinkers and pioneers to come forward to uphold the nation's message and put an end to division and disarray. "Let us Arabs have a new Arab Order, a united Arab states, or one Arab state. Let us rise to the defence of our frontiers, not of the colonial lines drawn within it," he said.

The King will deliver a Speech from the Throne at the Parliament's opening on 1 December.

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## French ambassador in Amman Mitterrand's visit to address France's contribution to Mideast peace process

Editor's note: President Francois Mitterrand will begin a two-day visit to Jordan on Friday. On the eve of his visit, *The Star* talked to the French ambassador in Amman Mr Denis Bauchard on Mr Mitterrand's visit to Jordan and Israel and French contribution to the Middle East peace process. Following are excerpts from the interview, which was conducted last week.



*The Star:* French Foreign Minister Roland Dumas has made several visits to the Middle East, and now President Mitterrand is coming to the region. Could we describe this as a form of "French mediation" in the peace process?

*Mr Bauchard:* Yes and no. The first objective of his visit is to meet His Majesty King Hussein, who has invited President Mitterrand on a number of occasions. The President wanted to meet King Hussein at this very specific time because the peace process is now moving at a slower pace, and it is perhaps time to give it new momentum. France and Jordan have had good relations for a long time, and above all the President wanted to pay tribute to His Majesty. Secondly, President Mitterrand will take the opportunity to speak about the Middle East, the peace process and the possible contribution of France to the peace process.

*The Star:* You have said that President Mitterrand can play a personal role in the peace process. Could you explain how?

*Mr Bauchard:* President Mitterrand has strong relations with a number of Middle Eastern leaders, for example Mr Mubarak and Mr Peres. He can help because of his own personal interest and because of his influence among certain Arab leaders.

*The Star:* Will the president be bringing any new ideas to Jordan or to Israel to create this new momentum for the peace process?

*Mr Bauchard:* I don't know, but we can be sure that he will reaffirm the principles upon which the French position is based: Self-determination for the Palestinian people, stability in peace for the Middle East, the necessity of dialogue, implementation of international law and UN resolutions. Another principle is the idea of a comprehensive peace, which is at the core of the Arab-Israeli issue.

*The Star:* You have said that France has a "different conception" of the peace process, as opposed to the US. How do you explain this, and would it be difficult to implement?

*Mr Bauchard:* France can help

Israel and the Palestinians. With regards to the draft agenda, it is an important symbol although lacking in substance. It is a step forward, nonetheless.

*The Star:* There is now a transition period in the US until the new administration is inaugurated. Is it now time for France to get more involved in the peace process?

*Mr Bauchard:* I don't think that the peace process will be able to wait until 1993, when Mr Clinton is inaugurated. It will continue because the main partners are not the US and the Arabs, but the Israelis and the Arabs. Maybe in the meantime Europe can help to play a role in keeping the momentum of the peace process going, while the US is not in charge.

*The Star:* Do you think that at a later stage a more active UN role will be incorporated into the peace process?

*Mr Bauchard:* I think that there is some evidence that this will happen, although little progress has been made, especially on issues of substance. The main thing now is that the peace process is on track and cannot be reversed.

*The Star:* You have been working very closely with the Syrians over the past few months. Were there any specific issues that you were trying to tackle with the Syrians?

*Mr Bauchard:* There have been no special negotiations with the Syrians. Mr Dumas went to Damascus to discuss several issues, including Lebanon. He has also visited Egypt, Lebanon and the Gulf states, and has met everybody concerned with the peace process: there is no special relationship with Syria.

*The Star:* Some people have spoken of Syria negotiating its own deal with Israel, and now Jordan is discussing a draft agenda with Israel. Don't you think that it is time that the main issue of the Palestinians was addressed?

*Mr Bauchard:* This is between

Israel and the Palestinians. With regards to the draft agenda, it is an important symbol although lacking in substance. It is a step forward, nonetheless.

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*The Star:* During Mitterrand's trip to Israel in 1982 he proposed that Israel be divided into two states. Does this still apply?

*Mr Bauchard:* This could be the end result of the peace process. It is our position that the Palestinians deserve the right to self-determination and to their own state. And we back that, even though it is a departure from the US point of view.

*The Star:* France enjoys a unique credibility among the Arab parties to the peace process. Is France able to help the Palestinians more than other parties involved?

*Mr Bauchard:* We have recently had good relations with the Palestinians, and now we have better relations with the Israelis. But the negotiations are not between France and Israel. Of course we can try to convince both sides in the way of progress, but it is not our main responsibility. For other Arab states to back the Palestinians is certainly more important. Western partners should help, but only as outsiders.

## FOR THE RECORD

By Ahmad Shaker

■ Economic discussions between Jordanian and French officials during the visit of President Francois Mitterrand are expected to include the deferment of Jordanian debts to France. Jordan hopes to reschedule the debts for a period of 20 years.

■ Jordan and Russia are discussing a proposal under which Jordan will settle a \$10 million debt in the form of goods exported to the Russian market. Under the protocol local exporters will be paid by the Central Bank. The agreement will cover a period of five years at a rate of \$2 million annually.

■ The Industrial Development Bank will make available JD 2.5 million for tourism projects. The IDB extended JD 500,000 in loans for tourism-related projects last year and JD 800,000 this year.

■ Natural Resources Authority sources said natural gas production at Risha field this year will reach 6.4 billion cubic feet, an increase of 1 billion cubic feet from last year. A tender will be announced for the preparation of studies for delivering natural gas from Risha to the Zarqa oil refinery. Risha gas makes up 18 per cent of energy used to generate electricity in Jordan.

■ Housing licenses issued since the beginning of this year and until early November numbered 32,000, mostly in Amman, Irbid and Zarqa and for a total area of 10 million square meters. Last year, only 18,000 licenses were issued for a total area of 4 million square meters. It is estimated that between 25,000 and 30,000 apartments and offices will be available by next summer.

■ Central Bank figures indicate that facilities extended to commercial banks this year will reach JD 2100 million of which JD 550 million went into construction. Another JD 500 million was invested in general trade, JD 35 million in tourism and JD 250 million in industry.

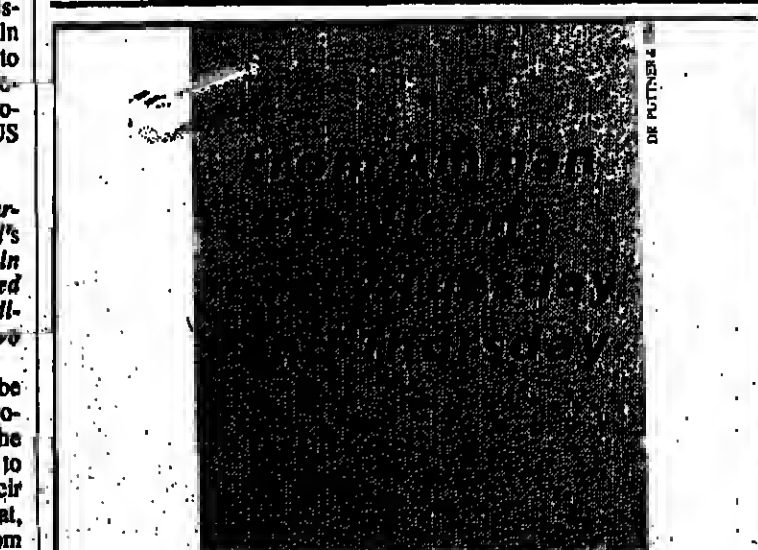
■ Sudan's new ambassador to Jordan Mr Ali Numelri will arrive in Amman next week. Mr Numelri was his country's envoy to the UAE until the Gulf crisis.

## JTA organizes industrial fair in Lebanon

AMMAN (Star) — The Jordan Trade Association (JTA) will organize an exhibition for Jordanian industries in Lebanon between 7 to 12 December. It will be the first Jordanian event to take place in the Lebanese capital, Beirut, in 15 years.

The fair will enable private and public sector representatives in Lebanon to get acquainted with Jordanian industrial products. An unspecified number of Jordanian companies will participate in the six-day event, including manufacturers of carpets, furniture, paints, detergents, soaps and shampoos, gas cookers, refrigerators and others.

JTA believes the Lebanese market will become important for Jordanian exporters especially as plans for reconstruction gets underway and because of Jordan's proximity to Lebanon. The last JTA trade fair was organized in Moscow in September.



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This year, The *WorldPaper* cover stories have ranged from global financial fraud ("The World of Dirty Money") to the rise of volunteerism ("The NGO Revolution"), from developments in agriculture ("Not by Bread or Rice Alone") to the upheavals in Eastern Europe ("Freedom is Great, but Expensive").

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By Mary Denls  
Special to The Star

Jordanian industry:

## Japanese model shows education is key to progress

AN IMPORTANT and timely seminar offering 'A Perspective of the Industrial Scene and Development in Japan', was organized earlier this month by Royal Scientific Society President Dr Hani Mulki. The seminar was built on and around the theme of the Japanese industrial experience and its economic "miracle" vis-à-vis the Jordanian economy. Questions were raised as to the factors behind Japan's swift and successful economic leap, and the secrets that make this powerful country "tick".

Participants to the seminar agreed that the solid link found in Japan between the industrial and educational sectors is as yet missing in Jordan. The role that Jordanian educationalists can play in contributing to the country's industrial advancement was thus put under the spotlight.

Dr Mulki invited Dr F.S. Bhinder, Professor Emeritus at the University of Hertfordshire in the United Kingdom, to offer his comments on the subject. Having considerable experience in both the UK engineering industry and in education, Professor Bhinder also considered the current industrial climate in Jordan, its trends and "ailments" and how to remedy them.

Prof. Bhinder argued that there has been a lot of confusion in defining the "concept" of industry. In his view, industry is a sum total of all manufacturing and production activities in a country. Servicing industries such as repair workshops, for example, he separates from manufacturing industries, such as shoe making, medicine production or agriculture.

"These are all present here in Jordan and they are doing well," Prof. Bhinder said. "But the vital element that is missing is the engineering manufacturing industry, which is the backbone of industry in any country." He



...the root of Japanese success lies in the right approach to education.

explained that this field deals with making motors, fans, spare parts and small engines, for example.

"Unless Jordan establishes basic engineering industries and integrates educationalists into this process, it cannot progress in the right direction. The engineering manufacturing industry is essen-

tial for sustained economic growth," he stressed.

Prof. Bhinder's thought-provoking talk also examined the Japanese industrial "miracle", emphasizing the fact that the root of Japanese success lies in the right approach to education. He also added that the Japanese experience can and should be ap-

plied in Jordan, provided that Jordanians are prepared to be open-minded and self-critical in identifying problems and tackling them.

Prof. Bhinder said that education in general plays an important role in a country's progress. "While in Jordan education opportunities are excellent, goals

and teaching practice leave much to be desired," he said. "Jordan has a high concentration of PhDs, but the country's scientific output is at a low level."

He also emphasized the fact that educating and training research workers for industry must be applied in nature, with experimental work playing an important part.

In a similar address, Dr Ahmad Huzban, secretary general of the Ministry of Higher Education, confirmed the lack of co-operation between the scientific, industrial and educational sectors, and stressed the need to bring them together. He added that there is a tendency in universities to conduct theoretical research rather than practical research work. "There is a gap between theoretical thinking and its practical application, or in other words, between science and technology," he said.

Prof. Bhinder stressed the fact that Jordan has great potential to become a workshop for the Middle East, remarking however that while research work by Jordanian specialists is being done for other countries, local needs are still not met.

This contradiction must be dealt with, he added, also warning of the dangers of relying on foreign aid. "Receiving aid is additive and does not solve any problems. It only breeds dependence and self-doubt," he said. "It is time Jordan stopped exporting brains and started to concentrate on exporting goods."

Under secretary at the Ministry of Education, Dr Munther Masri, expressed his partial satisfaction with Jordan's provision of vocational training for industrial needs. "There are 2500 industries of all sizes at the moment offering apprenticeships and sponsoring trainees," he said.

But the link between university graduates and industries is still weak; Jordan has 80,000 community college and university graduates still waiting for jobs.

ports.

Engineering exports alone have trebled in five years and now make up 10 percent of total Indian exports, with products ranging from industrial plants and machinery, fabricated steel structures and commercial vehicles to auto parts, handtools and air compressors.

Indian companies have been increasingly going beyond simple exports to the setting up of projects abroad in countries as diverse as Kuwait, Libya, Nigeria, Tanzania and Malaysia, and in areas as varied as textile plants, paper and pulp mills and pharmaceutical plants.

This push to diversify production and to venture abroad for new markets and projects has been encouraged by the rapid liberalization of the Indian economy, which has been underway for the past two years.

Domestically there has been a move to a market oriented economy, while trade and export policies have also been liberalized, opening up new prospects for Indian industry but also removing many of the protective measures it has enjoyed over the past forty years.

Indian companies are now actively looking for new partners on the world scene and what the FEI delegation saw in Jordan convinced them that its experienced businessmen, its educated population and its open investment climate are an ideal match.

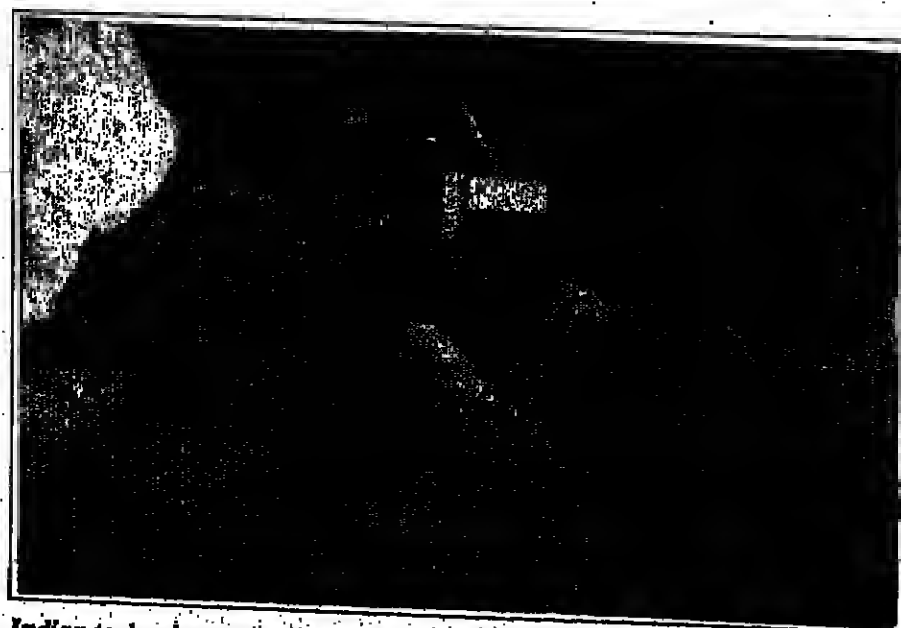
companies, representing over 20 percent of the sector. It engages in a wide range of activities, acting as a 'channel' between its members and the government and between its members and the general public, carrying out studies on a wide range of industry-related topics.

Since 1981 FEI has been very active in promoting Indian ex-

ports, joint ventures and technology transfers abroad with visits throughout South East Asia.

This promotion is made easier by the size, diversity and technical sophistication of Indian industry. Mr. Mahendru pointed out that manufactured goods made up 58 percent of India's exports in 1980-81 and in just 10 years they have risen to 73 percent of ex-

Indian technology made in Jordan



## Industrial joint ventures India brings its business to Jordan

By Pam Dougherty  
Special to The Star

"JORDAN IS the ideal base for joint industrial ventures to serve the Arab region," says Mr V.P. Mahendru, leader of a delegation from the Federation of Engineering Industries of India (FEI), which visited Jordan last week.

The delegation held talks with trade and industry associations and individual companies during their four day visit, which was part of an overall Middle Eastern tour including Saudi Arabia, Bahrain and Dubai.

In an interview with The Star, Mr Mahendru, who is also chairman of the Delhi-based Indo Asian Group of Companies, said that he sees a bright future for joint ventures in which Indian companies provide technology, training, equipment, management and possibly raw materials, and the Jordanian side provides infrastructure, labor, capital and local and regional knowledge.

He says India's high quality but labor-intensive production is more suited to Jordanian conditions than the capital-intensive, automated emphasis of modern European industry. He sees electrical equipment, automobile spare parts, paper, manufacture

and industrial explosives as areas for co-operation that come quickly to mind.

Mr Mahendru identifies environmental factors as another mark in India's favor as a partner for Jordanian industry. He points out that India is a country with wide variations in physical and climatic conditions, local resources and habits, and that it has had to adapt its technologies and production methods to this variety, giving its potential partners the chance to choose from a wider range of technologies according to their own needs.

The FEI was established in 1977 as a forum for India's small and medium-sized industries, and now has a membership of 9700



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## Jordanian banks show solid performance in 1992, banker says

By a Star Staff Writer

FOR MR Hani Al Qadi, first deputy general manager of the Arab Jordan Investment Bank, 1992 was one of the best years for the Jordanian banking sector in a long time. With an expected real growth rate of the Jordanian economy of 11 percent, one of the highest in the world, the banking sector along with other sectors benefitted from the unexpected boom.

"Banks showed solid performance for the first time in many years," Mr Al Qadi said. They managed to wash away the resi-

dues of the recession of the late eighties, which was reflected in banks' statements in the form of low demand on loans and bad credits. "This year's performance has enabled most banks to reshape their balance sheets," Al Qadi adds. "They will show good earnings."

Jordanian banks witnessed a huge increase in their assets during 1992 due to the huge inflow of capital into the country. This has helped stabilize the local currency, cement confidence in the financial system and help the government negotiate better deals with its foreign creditors.



Mr Al Qadi

The economic comeback is attributed to the huge investments Jordanians have made in the construction business. To deal with the unexpected return of tens of thousands of expatriates from Kuwait and other Gulf countries, investors poured millions of dollars into building new housing units and apartment buildings. In the process, most other sectors were rejuvenated; traders in plumbing fixtures, office equipment and furniture, electrical appliances...etc.

In addition to making windfall profits from the current boom, the banking sector itself has undergone fundamental changes.

"We are beginning to see the restructuring of the banking sector as a whole," Mr Al Qadi said. "Problem banks have been merged or liquidated altogether with the Central Bank assuming a pro-active regulatory role."

He said that CBJ intervention has been good so far and that its measures have helped strengthen the financial position of local banks. "By taking these measures, they (CBJ) are reducing the probability of the recurrence of banking problems," Mr Al Qadi said. "They are actually ensuring a healthier financial system."

Mr Al Qadi said he expected to see "a more sophisticated banking sector developing in Jordan in the coming years." This is due to the fact that new managements with new ideas are taking over. During 1992, most banks invested in their own infrastructure and developed and upgraded existing services. An important transition into full automation has been made, new branches have been opened and new products have been offered including VISA and other credit cards.

"A healthy banking sector is the lubricant that greases the economy," the young US educated Mr Al Qadi told The Star. "Banks facilitated the economic expansion by extending credit to investors and in some cases guiding investors into areas productive to the economy and rewarding to the investor."

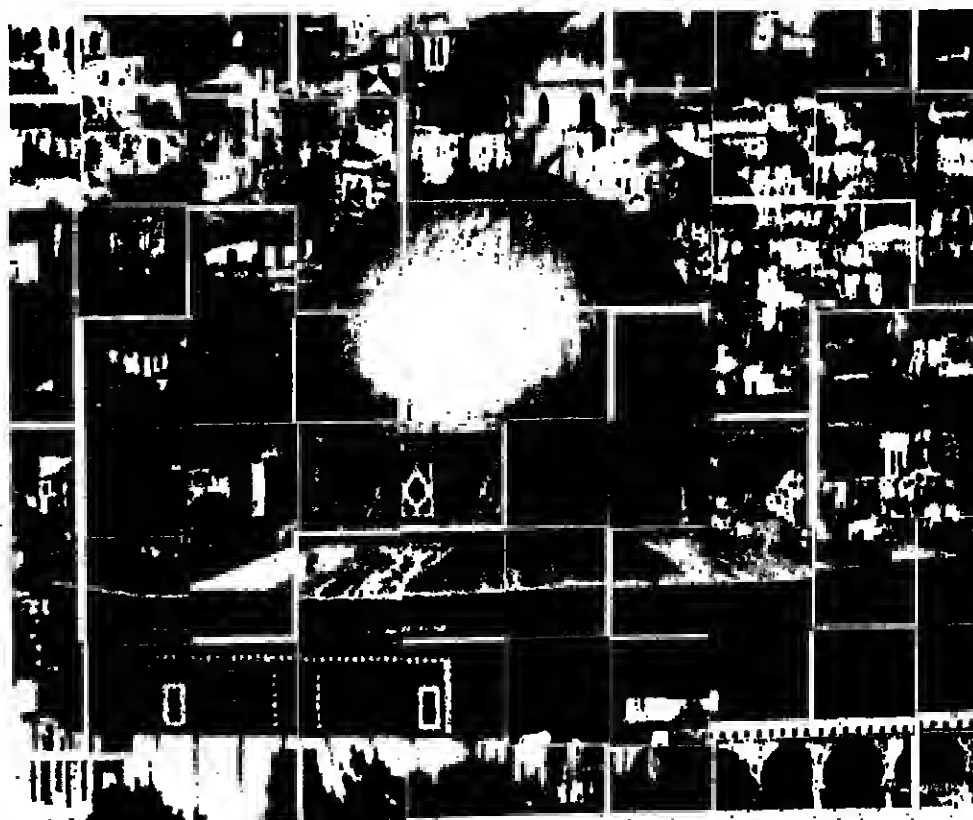
But the boom is slowing down and in the year's second quarter the CBJ introduced measures to limit extension of credit. Overall, it was a good measure because "it prevented inflationary reaction" although some bankers believed such measures were not needed. Mr Al Qadi describes the current situation as a slowing in the rate of growth and not a slowdown of the economy. "This is natural after going through an expansion of that size," he said.

His outlook for 1993 is equally optimistic. As in 1992, returnees will continue to play a role in the Jordanian economy albeit a different one. The economy will continue to have a positive rate of growth, and investment will shift to industrial projects. "Our

Continued on page 6



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## Jordan's economic problems may undermine its negotiating posture

By Riad al Khouri  
Special to The Star

WITH THE peace process entering a critical stage, Jordan's frail economy and finances threaten to weaken further its negotiating posture. The breakdown of negotiations between the kingdom and its London Club creditors underlines the weakness of Jordan in its efforts to cope with grim economic and financial conditions.

Jordan is also plagued by high unemployment, which carries the risk of socio-economic tensions. The peace process, whatever its ultimate outcome, has already re-awakened questions of national survival. Many are poised to take advantage of popular disquiet

over the peace process, and of socio-economic grievances. An all-pervasive national mood of unease has been compounded by the illness of His Majesty King Hussein, who is perceived more than ever as the single pole sustaining the Jordanian tent.

Jordan's talks with the London Club on rescheduling commercial debts have now been put off pending the group's response to the kingdom's quest for better terms. Jordan's position in the negotiations seemed to have support from the IMF, but the creditor banks' displeasure could still have side repercussions. Jordan had already reached agreement with the Paris Club of creditor governments on rescheduling the

debts due until mid 1993.

A similar agreement with the London Club — involving about 17 percent of Jordan's total foreign obligations — is still being sought. The terms discussed with the London Club include partial debt buy-back, partial conversion of debts into investments in Jordan or Jordanian government bonds denominated in dinars, and partial repayment. Jordan has until the end of this year to reach an agreement with the London Club. If this deadline is not met, it is possible that it may be extended slightly.

Until now, Jordan has been unable to finalize an agreement with

Continued on page 7

## Savings fly home as a result of Gulf War

By Mark Nicholson

JORDAN RETURNÉES have given the kingdom's banks something akin to a course of financial steroids. As the estimated 300,000 returnees repatriated their savings, foreign currency deposits shot up to \$3.2 billion in July, against \$1.4 billion at the end of the Gulf War in February 1991.

This huge one-off boost pumped vigour into the banking system: total private sector deposits, excluding government and interbank deposits, rose 54 per cent in 1991, overall assets by June this year were up 58 per cent on 1989 at JD 5.97 billion and the average liquidity ratio of Jordan's commercial banks stood in June at 65.9 per cent, well over twice the 30 per cent legal mini-

mum required by the central bank.

But what pleases the central bank most is that this huge influx has not translated itself into a burst of inflation which would have jeopardized Jordan's attempts to meet International Monetary Fund targets. The central bank estimates that inflation will fall this year to 5 or 6 per cent, after annual rates of 8.2 per cent and 16.1 per cent in 1991 and 1990.

In April last year, the bank imposed tight credit limits on Jordan's banks to prevent just such a burst, limiting private lending to 10 times a bank's capital and reserves, or to 90 per cent of its dinar deposits, the latter aimed at restricting the bank's ability to lend on the back of the big rise in foreign currency deposits.

As a result of the strictures, loans and advances of the 15 main commercial banks have risen just 10 per cent over the past year, mostly to corporate customers. The greater part of bank's surplus holdings have found their way overseas, deposits with foreign banks being up 100 per cent in 1991 over 1990. Amid some signs that Jordan's economic boom was easing, the central bank removed the credit limits in October.

The bank had earlier approved the reopening of foreign exchange houses in Jordan for the first time since the country's 68 exchange houses were closed en masse during Jordan's 1989 currency crisis, which saw the dinar devalued by around 45 per cent.

However, the dinar has been stable at around its present level for the past 30 or more months and the central bank's foreign currency reserves, worth JD979 in 1991, stand at more than twice their average level throughout the 1980s. ■

Financial Times

## Banks show solid performance in 1992

Continued from page 5

main emphasis should continue to be on stabilizing the currency," Mr Al Qadi said.

He added that investments will be directed to other sectors as well including tourism, where stability and confidence will help this sector pick up at encouraging rates.

Also in 1993 or even before, Jordan is expected to conclude an agreement with the London Club of creditors "on terms favorable to Jordan," similar to the agreement reached at with the Paris Club. "Once that is out of the way, we will have control over economic performance," Mr Al Qadi said. ■



## Jordan's economic problems may undermine its negotiating posture

Continued from page 6

the London Club despite efforts launched in 1988, after the kingdom first faced a severe economic crisis, which forced the suspension of debt repayment and rescheduling negotiations.

These were resumed last February after securing an IMF endorsement of adherence to an economic restructuring program. The London Club was known to have been seeking a one-time payment representing the bulk of Jordan's commercial debts and a rescheduling of the rest, with no options of conversion into investments in Jordan or into Jordanian dinars as the kingdom had suggested.

A discounted sale of Jordanian debts was accepted, but not at a rate that suited Amman. The Central Bank of Jordan has since said that Jordan repaid \$30 million to London Club members. This represented payments overdue to some creditor banks which had accepted Jordan's terms.

There is some anxiety that foreign banks could complicate matters for Jordan by refusing letters of credit issued by Jordanian banks. But there are also international banks still prepared to accommodate Jordanian banks, which are estimated to have about \$4 billion deposited abroad.

Ironically, the failure to repatriate such funds exacerbates the situation on the economic home front, while the government has let imports rip in a trade balance which is in chronic deficit. Unemployment of close to 20 per cent is putting a serious strain on society. A recent study of unemployment by the Royal Scientific Society (RSS) sees the total percentage of registered unemployed as set to rise over the next few years. The RSS also gives statistics linking unemployment with crime.

The IMF augustin of a moratorium on new jobs in the civil service has been ignored. The government, still the kingdom's largest employer, plans to recruit another 8000 people by the end of the year; but even this is less than 10 percent of the total job applications received by the government so far in 1992.

The related problem of returnees from Kuwait and other Gulf Cooperation Council (GCC) states is now felt more as savings are eaten up to pay for high rents and other expenses, and serious longer-term problems, such as the water shortage and pollution, are accentuated.

As further legacies of the 1990-91 Gulf crisis, exporters have suffered severely from the virtual collapse of the key Iraqi market — a loss hardened by the Jordanian government's stricter enforcement of international trade

sanctions over the past four months — and from the GCC states' reluctance to reestablish normal economic relations with Jordan.

Jordan's foreign exchange reserves have risen slightly over the past year but they are only sufficient to cover the kingdom's import needs for a few months. In any case, this rise is a one-off capital transfer from repatriated Jordanians who are no longer remitting hard currency. Instead, these returnees constitute an overnight 10 percent jump in the kingdom's population.

Seen in this light and in per capita terms, the foreign exchange reserves do not look as healthy as the authorities would like creditors and potential investors to believe.

Aid for 1992 exceeded expecta-

tions; but it remains to be seen whether the Western and Japanese donors will be as generous in 1993. In the meantime, the 1993 budget — to be presented in December — will not reflect a substantial cut in the current deficit.

The peace dividend accruing from a comprehensive Arab-Israeli settlement would seem to offer hope of salvation for the Jordanian economy. In any case, however strong the economic imperative may appear to be, peace is not an issue which Jordan alone can decide. Meanwhile, Jordan's more immediate aim is to break Saudi Arabia's freeze on aid and trade. Without a restoration of Gulf aid, Jordan faces increased poverty, and consequent risks of political and social instability in 1993. ■

## CBJ's policy Confidence or over-confidence?

● The Central Bank of Jordan (CBJ) strategy of gradually easing curbs on foreign currency to help rebuild trust and confidence in the Jordanian economy, improve the Jordanian balance of payments and help stabilize the dinar is going into high gear. Given the increase in foreign accounts of residents and non-residents, the CBJ has decided to ease constraints even more and totally abolish them with regard to non-residents who are now free to deposit or withdraw foreign currency without any approval by the CBJ.

According to CBJ's memo residents are allowed to transfer or travel with the equivalent of up to JD 20,000, banks and financial institutions are authorized, without prior notice to the CBJ, to issue foreign currency permits for transfers of invisible expenses and do the actual transfer without requiring their clients to produce any documents justifying the transfers, the CBJ will give positive consideration to transfer applications for amounts in excess of the ceiling provided they are confirmed with supporting documents and when opening a non-resident foreign currency account, a certificate from an embassy is no longer required to prove residence.

The new regulations reflect what CBJ officials have been saying all along, says *Economic Perspective* (EP) newsletter, that the dinar is stable, Jordan is OK and everything is under control. The main reasons behind official confidence is the rescheduling of external loans and gigantic one-off foreign currency remittances, the fortnightly newsletter adds in a recent issue. Rescheduling should not be regarded as a solution but as a temporary ointment that will not heal but simply ease the present pain without curing the real disease, concludes EP. ■

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● The Arab Land Bank is an Egyptian shareholding company owned wholly by the Egyptian government and headquartered in Cairo. It is the only Egyptian banking establishment to have been created by a unanimous vote by the Arab League in 1946 under the name the Arab Land Co, whose aim was to help Palestinians. The 1948 war prevented the bank from operating in Palestine.

The name was changed to the present one in 1951 and was registered thereafter at the Egyptian Central Bank and the Central Bank of Jordan.

Authorized capital is 100 million Egyptian pounds, while paid up capital is 60 million Egyptian pounds. It reserves are currently at 21 million Egyptian pounds.

The Arab Land Bank board of directors is comprised of a number of distinguished economists, lawmakers and businessmen. They are: Chairman of the Board Mr Abdelrahman Ali Al Nadi, Vice Chairman Mr Ala' Ahmad Al Ousieh and Mr Isam Ali Badwai, Mr Mahmoud Amr Abdel Khaliq, Dr Mohammad Khalil Buri and Mr Ahmad Fouad Al Jouhari as members.

In Jordan, the bank is based in Amman and has branches in Jabal Amman, Shmeisani, Marka,

Wadi Esseer, Jubeiha, Abu Alanda, Tla' Ali, Hashmi Shamali, Jabal Hussein, Surweifeh and King Hussein Medical City. Other branches are located in Zarqa, Ruseifa, Irbid, Mafrq, Aqaba and Ramtha.

The bank's capital in Jordan is JD 7 million, of which JD 6 million is paid up and the rest will be paid by the end of this year.

Regional management in Jordan is comprised of General Manager/Jordan Mr Samir Mahdi, assistants to the manager Mr Jubrael Batamani and Mr Mahmoud Mitwalli.

In Palestine, the bank has branches in Jerusalem, Nablus, Bethlehem, Jericho and Gaza, but have been closed since the 1967 occupation.

The Arab Land Bank has played an important role in the Jordanian economy through its participation in a number of projects including the Housing Bank, the Arab Potash Co., the Jordan Electricity Co., the Jordan Pipes Co, among others.

In addition it offers all banking services since real estate activity represents a small portion of its activities. These include opening of all types of accounts, deposits, credit facilities, financing commercial ventures, opening of LCs and safe deposits.

During the last three years, the Arab Land Bank has been able to achieve growth rates in all sectors making it one of the leading financial institutions in the Arab world. During the last few years, the bank has followed a strategy of expansion that enabled it to increase the number of its branches in Jordan to 18, its employees to 460 and to introduce computer networking and on line services.

Financial indicators point to the following increases between 1990-91 (in thousands of JDs):

Assets by 80 percent from JD 61313 in 1990 to JD 110510 in 1991, deposits by 81 percent from JD 49460 to JD 89669, loans and credits by 67 percent from JD 23634 to JD 56227, financial investments by 38.7 percent from JD 3941 to JD 5466 and net profits by 47.4 percent from JD 939 to JD 1384.

The bank's profit and loss statement for 1991 shows that net income before income taxes for 1991 increased to JD 1,100,625 from JD 559,255 in 1990. Operating profits increased to JD 3,152,344 in 1991 from JD 2,187,234 in 1990.

Interest revenue, increased to JD 6,002,119 in 1991 from JD 4,059,101 in 1990. ■

## Arab Banks facing new challenges under the Basle accord

● Arab banks should ensure that their asset levels comply with the requirements of Basle-based Bank of International Settlement says Mr Osama Faqih, the chairman of the Arab Monetary Fund (AMF). He also said, at the end of a one day meeting of Arab central bank governors organized by the AMF in Abu Dhabi, that Arab banks should commit themselves to the Basle principle regarding capital adequacy.

The Basle Accord (BA) signed in Basle, Switzerland in 1988 by central bank governors of the G10 countries has a central principle which may be described in a simple manner as "the ratio of capital to assets must be at least 8 % for a bank", mainly to decrease the bank's risk.

The head of the Arab Institute for Banking Studies in Abu Dhabi, Dr Mustafa Abu Hudaib, has said the Basle regulations will threaten 350 Arab banks with closure. The agreement will go into effect in 1993. He said that most of these banks and their branches in Europe and the United States will not be able to meet the requirements because Arab countries are moving on individual instead of collective basis.

The European Community countries have decided to regard the BA as the basis for accepting banking relations with banks outside Europe. With foreign banks complying with the BA, the future seems cloudy for Arab banks that aren't. Foreign banks will limit their indispensable credit lines and other facilities offered to Arab banks as they are considered risky. Not to mention international bank ratings, reputations, potential foreign investors etc., all of which will become problematic.

The Central Bank of Jordan has made repeated announcements about the need to increase bank capital to a minimum of JD 10 million, which, if implemented, has a major advantage of encouraging certain small banks to merge in order to provide for the required capital, thus making for new, bigger, more powerful and more solid banks.

Dr Hudaib said if Arab banks are not able to adjust to the new situation by the end of next month we will witness the flight of Arab capital to American and European banks. Under the Basle accord, banks are required to increase their operating capital to 8 percent. The Basle Committee had designated Arab countries as high-risk areas with the exception of Saudi Arabia.

Dr Hudaib said as the Basle regulations go into effect, banks in countries that have not conformed with the regulations will have to work through banks in countries which have. ■

## Jordanian economist Dr Fanek Returnees' funds will boost the economy into 1993

Editor's note: Jordanian economist and newspaper columnist, Dr Fahd Al Fanek believes the economic boom will stretch into 1993 and that banks will continue to benefit from a strong economy. But, in an interview with *The Star*, he warns that traditional banks will face tough competition from energetic ones. Following are excerpts.

**The Star:** How did the sudden boom of 1992 affect the banking sector in Jordan? What were the main features of this boom?

Dr Fanek: The boom of 1992 was not that sudden, it started immediately after the Gulf War. Mid 1991 is an approximate date of the take off. The main factors behind the boom were expatriates' savings, foreign aid and free or semi-free Iraqi oil. The main feature of the boom was the construction activity, which is running at double the normal rate. The banking sector benefitted from these factors. Around \$1 billion were channeled to the banks as deposits in foreign exchange. The previously bad loans suddenly became payable and the floating of interest rates enabled the banks to widen their margins.

**The Star:** Has the boom subsided? What are your expectations for 1993? Will we continue to witness positive growth rates?

Dr Fanek: The boom did not subside yet, but may be it levelled off. The deposits are still growing but at a moderate rate. Construction activity is still overheated to the extent that the cement factory is not able to cope with the extra demand. A black market emerged for cement and iron bars. The growth in 1992 is exceptionally high. It may hit 11 percent in real terms as measured by GDP or 8 percent at factor cost. Growth in 1993 is definitely positive and may be in the order of 5 to 6 percent. It may be higher if the economic sanctions against Iraq are removed.

**The Star:** CBJ's interventions and regulations affected the banking sector in many ways. What role do you see for the CBJ in further regulating this sector in the coming months?

Dr Fanek: The banking sector was overregulated until 1988. Since then the Central Bank is not heavy handed. Interest rates were left to the market forces. Management of banks are now free in pricing their services and have a free hand for tapping into new services and innovating their traditional services. The new liberalized policy is working satisfactorily and there is no reason why

the Central Bank should intervene directly in the market. Naturally, the Central Bank will continue to influence prices and liquidity, but not through orders.

**The Star:** It is said that returnees' money boosted the economy in 1992. Will they continue to play a major role in 1993? If yes, in which areas?

Dr Fanek: The returnees' money began to boost the economy in the middle of 1991 after the Gulf crisis. This was the first time that Jordan received wealthy refugees. Amounts transferred to Jordan by returnees during 1991 and 1992 are estimated

to have topped \$1.25 billion. Most of the construction was financed by such money that the extra imports did not affect the reserves. Jordan will definitely get more funds in 1993, but it will be less in scale. A minimum

of \$250 million is expected to come from returnees' savings abroad to finance not only construction, but also other forms of business and investments.

**The Star:** What are the main challenges for the banking sector in the near future?

Dr Fanek: The major challenges for the banking sector will center on how to use their extra liquidity without breaching the ceiling on credit and domestic assets set by the Central Bank.

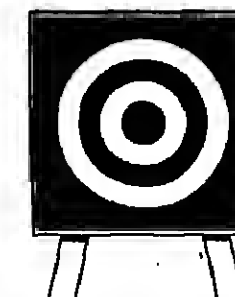
In accordance with the provisions of the economic adjustments program agreed upon with the IMF, competition will be very strong to attract quality borrowers and make sure that

the problem of bad debts will not arise again at a large scale. Traditional and conservative banks will be overtaken by energetic and innovative banks. ■



Dr Fanek: Positive growth in 1993

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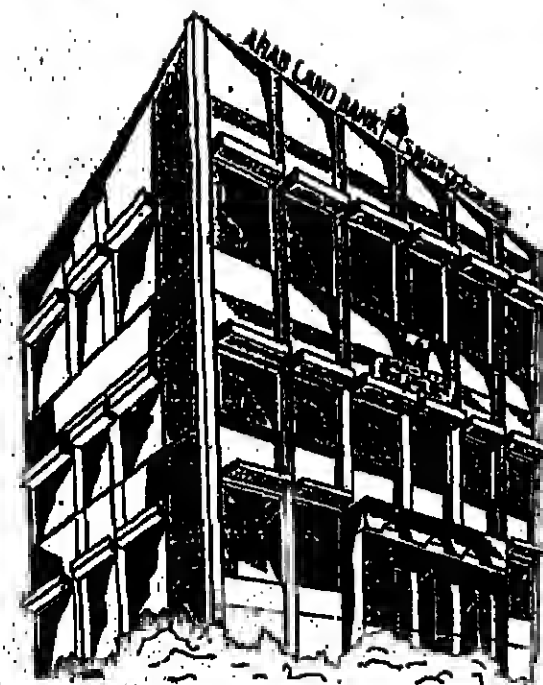
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By Sajid Rizvi  
Special to The Star

LONDON — The absence of recent debate in the media about the Third World's crushing debt burden gives the impression that somehow the crisis has solved itself. Not only is the debt issue not resolved, it's ticking away as the proverbial time-bomb with its timer hidden from view.

In Europe, debate on the Third World debt has assumed a greater resonance because of the mounting personal debt of the Europeans, amid recession, unemployment and a general economic malaise that seems to have spread no country on the continent.

But greater awareness does not readily translate into a greater chance of a fix, either at the domestic level or in the international arena. Partly because of their own troubles, Europeans are more acutely conscious of what debt has done to the Third World, and they share with citizens of the South some of the torments of the high street banks. But that's where the common experience ends.

The debt crisis in the developing world is not on the agenda of governments who can do most to defuse it. It's not on the priority list of things the major banks have to do. No, not any more.

What has happened? In the 10 years that the debt crisis has loomed on the horizon, the world's financial institutions have interpreted it variously as an all-consuming monster, the harbinger of the crash to end all crashes and as the mother of all pretexts for doing as they pleased — which often meant doing nothing

## Global debt: Out of sight but not out of range

at all.

Neil McCulloch, campaign officer for the London-based World Development Movement, believes that the lending banks have secured themselves firmly against loss through clever instruments,

cant to reduce its debt but because it has stayed in line and serviced its debt as expected. In 1991 Mexico paid out \$16 billion — more than its total export revenue — to service its debt.

The interest African countries now fork out on their \$270 billion debt exceeds the money available for health care and education. Elsewhere in the developing world, the pressure to meet debt servicing demands has meant over exploitation of natural resources, with attendant degradation of the environment.

*Financial Crimes*, a broadsheet on pink paper, published by the New Economics Foundation on its 10th anniversary, drew a sharp letter from the *Financial Times* solicitors but also encapsulated the overriding concern over the crippling impact of debt.

Susan George, author of *Debt Boomerang*, in a bitter commentary in the *Crimes* broadsheet pointed out that the debt crisis management over the past decade had bought time for the ruling elites in the developing countries and allowed creditors banks to disengage themselves from the loans.

For a decade now Asian, African and Latin American governments have campaigned desperately for debt write-offs. Many of them have suffered, as a result of their 'militancy,' international isolation and subtler pressures from creditor institutions and governments behind them. But one significant change in recent years has been the growing consciousness of the western public about the unfairness of the debt circle.

Organizations such as the World Development Movement in Britain are seeking to channel this awareness into positive action. McCulloch is at the head of a campaign to focus attention on the policies of the four major British banks — Barclays, National Westminster, Midland and Lloyds — in relation to Third World debt.

The thrust of the campaign is to try and convince people to boycott the major banks, chop up their credit cards and switch to alternative banking, such as the building societies. There are signs already that some banking staff unions may join the campaign.

One of the little known aspects of the bank's effort to reduce risk and cut losses is that millions of

pounds worth of Third World loans have been sold off on the international market. Which means that although the banks have washed their hands of it, the Third World debtor countries still are lumbered with tens of millions of dollars of debt that they must continue to service.

The nationwide campaign in Britain already has equivalents elsewhere in the western world as revulsion over the bank's behavior gains ground.

As McCulloch asserts, "We want to hit the banks where it hurts, unless they change their policies on Third World debt." Amid evidence that customers are actually responding and moving from the high street banks, he says there are signs that some institutions are beginning to shift their policies.

But half-measures are not likely to address the issue. What is needed ultimately, according to Ed Mayo writing in *The Guardian*, "is to limit the power of creditor over debt." To start with, debt repayments, for example, could rank below the rights of people to food, shelter, clothing, work and health.

He is among the increasingly vociferous advocates of debt cancellation across the board, who believe the debt cancellation can be one way of kick-starting the world economy, currently mired in a recession without end. "If the economic system is stacked against people, you have to change the rules." ■

Academic File



some at the western taxpayer's expense and other, largely at the expense of the indebted countries.

The 1.3 billion dollars owed by the Third World has already been repaid but the banks, out of sheer intransigence and greed, still want more in debt servicing and other charges.

The scale of debt servicing is neither diminished nor made more human, Mexico is the bankers' blue-eyed favorite, not because it's done anything signifi-

### National Express:

## New credit card service on the market

● National Express (NE) is a new private shareholding company which is licensed to issue credit cards. NE is currently working in cooperation with Jordan Kuwait Bank, which recently increased its capital from JD 5 million to JD 8.5 million, and the Amman Bank for Investment, who are both licensed to use the name NE when issuing the card to their clients.

NE is a local card and comes in three types: Business, classic and primary. Fees for obtaining the card are JD 20 annually. As for credit lines there is no specific rule; the issuing bank tailors a ceiling according to the client. For example: Employees are given credit lines of around 75 % of their salaries.

As a general and strict rule, NE does not allow partial repayments for purchases, so at the end of each month sufficient funds must be available.

Future plans for NE include issuing the cards themselves in addition to the two above-mentioned banks plus other banks with whom negotiations are taking place. ■

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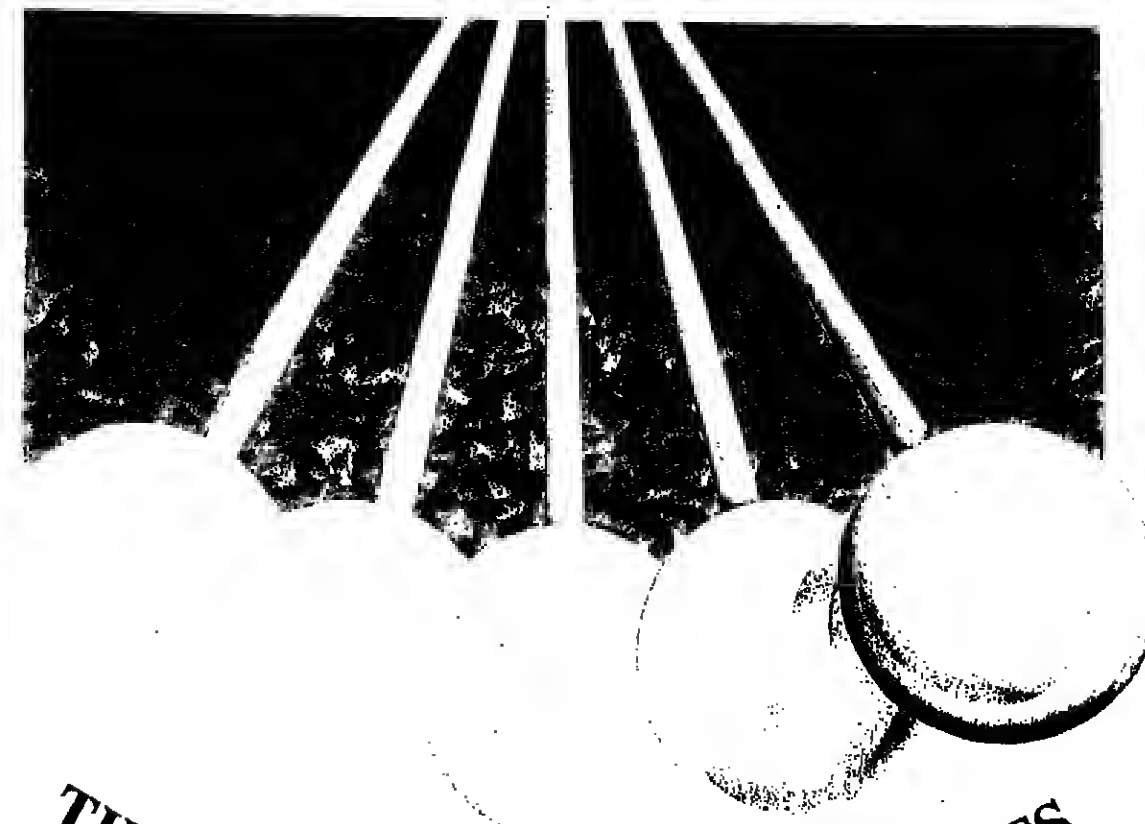
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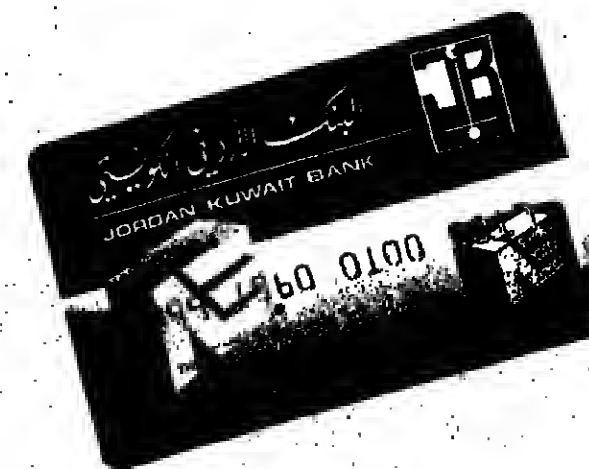
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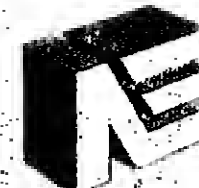
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## Under IMF pressure, Egypt pushing privatization

By Angela Stephens

TWO YEARS into its comprehensive reform program, Egypt is being encouraged by the World Bank and International Monetary Fund (IMF) to pick up the pace.

Unlike many Eastern European countries, which injected massive "shock therapy" reforms into their economies all at once, Egypt has chosen a more gradual move from a centrally planned to a market economy. The government's decision reflects its concern about how the higher prices that initially accompany reform would affect the many poor among the country's 58 million people.

Nevertheless, the government already has removed some subsidies for essentials like electricity and fuel. Gasoline prices were raised 25 per cent in June, the second substantial hike in a little

more than a year. The World Bank wants to see energy prices here raised to world levels by 1995.

Subsidies remain on such basic foodstuffs as sugar and flour. But the IMF is encouraging Egypt to reduce subsidies, since the country's burgeoning population, growing at a rate of 2.5 per cent a year would mean an ever-increasing burden on Egypt if they remain in place. "We are gradually trying to contain subsidies, while targeting them better," says the IMF's resident representative in Egypt, Pierre van de Boogaerde, "so that they really go to the poorest segments of the population."

In March of 1990, Egypt embarked on a wide-ranging structural adjustment program, at the behest of the World Bank. And in May 1991, the IMF signed an 18-

month standby agreement guaranteeing \$372 million in loans in exchange for Egypt's reform of monetary policies. The reforms include privatization of public enterprises, liberalization of prices, trade and the exchange rate, reduction of tariffs, and a stabilization program to control the fiscal deficit. As a founding member of the World Bank, Egypt is now the recipient of nearly \$4 billion in World Bank loans to fund 83 projects.

Progress toward debt reduction was achieved when, as a result of Egypt's participation in the coalition forces during the Gulf War, more than \$10 billion owed to the Paris Club of Western creditors was forgiven. Additional debt forgiveness by Arab countries reduced Egypt's foreign debt from \$49 billion to less than \$29 billion. Trade reform has resulted in

the removal of import restrictions, and tariff reductions of up to 100 per cent. A sales tax was introduced to help alleviate the deficit. Interest rates are now freely determined by banks, and the exchange rate has remained steady, at \$1 to 3.32 Egyptian

leaves costs 20 per cent of Egypt's GDP.

Egypt's importance on the global economic reform scene was highlighted not only by the recent establishment of a permanent World Bank representative's office in Cairo, but also by the visit for the first time in nearly 10 years of a World Bank president, Lewis Preston. He met with Egyptian President Hosni Mubarak in July and concluded that the Egyptian economy is responding well to reform measures.

Egypt's balance of payments reached a surplus of \$3.5 billion last year, after a negative \$2.5 billion two years ago. At present, Egypt has between \$9 billion and \$10 billion in foreign exchange reserves, whereas most countries implementing structural adjustment programs have no reserves.

Though Egyptian economists almost uniformly agree reform is necessary, some argue that the program is not the proper remedy for the country's economic ills.

Dr. Galal Amin of the American University in Cairo says he sides with those who believe the "open door" economic policies Egypt has employed since the mid 1970s have aggravated the country's economic problems. Amin believes more, rather than less, government control of agriculture and industry will resuscitate the Egyptian economy. He also challenged the reason behind the move to privatize public sector businesses. "Vested interests hoping to benefit from privatization are more likely to be the cause of this trend," he wrote in *Al-Ahram Weekly*.

Amin predicts that the current policies will result in a greater degree of economic dependence, growing inflation and unemployment, and will cast the heaviest burden on the poor. Programs like the Social Fund, armed with \$600 million in credit from various countries to alleviate hardships on the lowest income groups and create 150,000 jobs, are too weak and undercapitalized to cope with the magnitude of Egypt's poverty and unemployment, Amin maintains.

Conversely, economist Dr. Hela Handoussa, adviser to the minister of industry, believes the government is on the right track with the IMF/World Bank reforms. She says the government cannot support the level of foreign debt accumulated over the past decade, nor continue extensive domestic deficit financing, which brings spiraling inflation.

She admits, however that the price increases that accompany economic reform are a grave burden on the poor. She says 20 to 25 per cent of the population lives below the poverty line, and approximately half their income goes to food.

The one positive sign of investment has been the successful launch of government treasury bills in January 1991. The government has issued one-year treasury bills at 17 to 18 per cent interest rates, and is studying the possibility of issuing long-term bills.

The Egyptian government and the IMF must negotiate again before the current standby agreement expires in November. Whatever emerges, it is clear that although Egypt is moving slowly in some areas targeted for reform, such as privatizing state-owned firms, the socialist policies of the past are on their way out. ■

The Washington Report on Middle East Affairs.



pounds, since the Egyptian pound was floated last February.

"It is crucial from an overall regional point of view that this program be successfully implemented," says Spiros Voyatzis, World Bank Division Chief for the Middle East. Financing the fiscal def-

## Pakistani women learn to cut out the middle-man

By Beena Sarwar

LAHORE — WHEN 15-year-old Bashiran sells her daily output of 24 home-made brushes to a middle-man, she earns US\$0.25 — the same amount the middle-man subsequently earns for selling just one of her products.

But Bashiran may soon be able to go into business and retain a much larger part of the profits from her jute and nylon bristle products, thanks to the Al-Fatima Markaz training center in Lahore.

She is attending literacy and entrepreneurial classes which the center provides free of charge and is also earning US\$1 a day teaching other women to make brushes. Eventually, with a loan from the center, she may go on to buy her own materials and assemble and sell the brushes directly to household stores.

"When we started crafts classes here in 1989, women would come in wanting to learn sewing or embroidery to become better housewives," says Shehnaz, a women's development officer at the center. "Now women who approach us want to learn to market their skills to be able to learn. They never considered this as an option before."

Economic necessity is now eroding social taboos which traditionally discouraged women in Pakistan from entering the workforce. Says Fauzia, a lawyer who works alongside Shehnaz at the center: "Most young girls give what they earn while under training to their parents, who keep them home. When the money runs out, they are allowed to come back. After a while they realize it pays."

Staff from Al-Fatima Markaz go door-to-door, telling women in the low-income area around the center about the free training facilities available there. They often have to convince men of the economic benefits of permitting their wives, sisters or daughters to participate in the courses.

Despite such resistance and the reluctance of some men to allow women to practice what are seen as traditionally male crafts — cane furniture classes were dropped after male craftsmen closed marketing avenues to female rivals — 30 per cent of the trainees go on to generate regular income. Some achieve it on their own, others as part of family enterprises. In a country where only ten per cent of women are literate, and where even those working in fields and factories do not manage their own finances, this is a radical development.

It is one which was not in the minds of the founders when Al-Fatima Markaz was set up. Instituted in 1984 by the Business and Professional Women's Club (BPWC) at Yakkil Gate, a crowded locality in Lahore's ancient walled city, the center originally provided only health and literacy services.

The income-generation and training schemes were set up following a BPWC survey to identify women's business potential. The findings revealed that women worked from their homes at low piece-rates, but were eager to start home-based economic activities which would eliminate the middle-man. The women surveyed said that they would agree

to leave home for training, particularly if a loan could be obtained afterwards to enable them to start up their own businesses.

BWPC, headed by poet and feminist Kishwar Naheed, proposed a two-year project for 200 women. It began with seed money from UNICEF, now part of a revolving fund for loans of up to US\$300, and cash to cover running costs.

At BPWC's monthly meetings, trainees exhibit their work and meet and deal directly with potential clients. Four times a year 30 women are offered the choice of two skills along with training to help them become self-employed.

Courses range from such traditional skills as batik and tie-dye to newer ones such as repairing

domestic and electronic appliances. Literacy classes are also available for the many women who need them to bill clients and keep accounts.

Naila, 24, learned block printing and garment cutting at the center and three of her five younger sisters followed her to Al-Fatima to acquire new skills. She earns US\$100 a month block printing to order, almost twice the income of her father who makes *narghiles*.

"I want to open a boutique," she says, "and run it with help from my family." When the time comes, she will be able to obtain a low (five per cent) interest loan from the center and then become the first woman in her family to run a business.

Repayment is normally over

two years, but there is flexibility in the system. For example, a woman who set up a knitting machine at home and has no work in the summer wants to defer her payment until the winter.

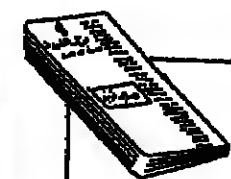
Naila's younger sisters, Zainab and Razia, recently invested US\$4, along with a US\$40 loan from Al-Fatima. They bought thread spun by women working from home, and as handwoven cloth is becoming increasingly chic for the richer members of Lahore society, the sisters are entering a potentially lucrative market. The programs and resources provided by Al-Fatima Markaz in Lahore are not only equipping women with new skills, work and confidence — they are clothing the richer part of the city in a new appreciation

Women can now work at vocations of their choice

of the country's home-grown female talents. ■

Beena Sarwar is a journalist with The Frontier Post in Pakistan.

PANOS



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## Our Say...

### Jordan the model

HIS MAJESTY King Hussein's speech this week deserves more than simply words of appraisal and appreciation. For it could signal the beginning of a serious attempt to salvage this nation after years of being lost in the wilderness. It is, therefore, a document that could help chart a way out of the current state of apathy and indifference in our country. It is also revolutionary in that it quite accurately describes the current malaise and panacea. That is why it has left us thinking about today, yesterday and what tomorrow may hold.

The prescription for what many believe is a terminal state of affairs is astonishingly simple and straightforward. It does not contain rare or exotic ingredients, nor is it a magic potion.

Democracy, freedom and human rights are not exclusive to the West, and nor should we view them as such. The success story of economic and political cooperation in Europe, North America and South Asia are not anomalies that could never occur in our part of the world. Moreover, preserving human dignity and safeguarding the future of the coming generations are not theories crashing at the threshold of bitter realities.

These are the components for tomorrow's Arab-world, no matter what today's realities tell us. We have to believe in these goals, because without them we simply seal our fate to doom.

Jordan today is a model, an experiment, of peaceful transition to democracy. It is a monarchy where the leadership is part of the people, guiding them while inspired by them. Our experiment, albeit fraught with challenges both internal and external, can only succeed, because it is the first of its kind in the Arab world. Its uniqueness is based on the fact that both monarch and subjects have a vested interest in making it work.

That is why Jordanians from all walks of life support this process, and that is why all Arabs should too. The time for despots who control the destiny of their people and of their countries is running out. This is so because our whole world is changing fast. Preserving the status quo can only delay the moment of reckoning.

Since the Forties and early Fifties, the Arabs have been living in a time capsule, in synthetic societies where no institutions have been able to function independently of authoritarian rulers. In the process, the Arab world has failed miserably to translate its ambitions of unity and complementarity into a fact. On the contrary, borders have been turned into barbed wire fences and countries into large concentration camps, where freedom is expropriated and opinions suppressed.

Generation upon generation of Arabs have lived and died in fear, fear for their lives and livelihoods, fear of the ruler and his bevy of ruthless henchmen. Instead of creating a better world for our children and grandchildren, self-centered regimes have served to bolster their power by turning their countries into labor camps, their people into obedient servants.

King Hussein's message is a wake-up call to all of us. It is time for the Arab people to claim what is theirs: An honorable life, a share in the decision-making process and a civil society where all men are created equal.

If some Arab leaders resent the King's words, it is simply because he is saying aloud what their own people are forced to merely muller in a whisper.

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**Osama El-Sherif**

# Voice wages war in Middle East

By Robert Fisk

THE DAMASCUS shopkeepers have grown used to the clutch of Palestinian gunmen outside the shabby, four-storey building off al-Malek al-Adel street. There are empty tea-glasses beside the rotting, wooden guard post; posters bearing the features of martyrs are peeling from the wall. But then, members of Ahmed Jibril's Popular Front for the Liberation of Palestine-General Command (PFLP-GC) were never meticulous about appearances.

Yet the work of this dingy set of offices, its plaster crumbling on the upper floors, has so enraged Israel that its closure has been demanded at the Middle East peace talks in Washington. Abu Shadi, 46, the director sitting grinning in the basement, knows why. Born in the Palestinian town of Ramla two years before the British mandate ended, he now runs one of the Arab world's most politically powerful radio stations, the *Sawt al-Quds*, the Voice of Jerusalem.

For 12 hours a day, Abu Shadi and his 100-strong staff beam Arabic-language broadcasts across the Israeli-occupied West Bank and Gaza Strip on four AM and FM wavelengths, supporting the *Intifada*, rejecting the Washington peace talks, condemning the Palestine Liberation Organization (PLO) and vilifying Yasser Arafat as a traitor to the Palestinian cause. A mixture of news, traditional music and personal messages to West Bankers from relatives long marooned in the Palestinian diaspora of Syria, Jordan and Lebanon, the Voice of Jerusalem is by far the most popular station available to Arabs living under Israeli rule. Abu Shadi bursts into giggles as he describes the influence of his broadcasts. "Are you surprised the Israelis want us closed? They know we are a very powerful medium. This week, we are concentrating on our prisoners in Israeli jails and sending them messages from their relatives and friends. No, they can't hear our broadcasts in their cells but other prisoners can, and visitors to the jail hear us."

Mr Arafat's old Voice of Palestine radio station used to broadcast to the West Bank from the Lebanese port of Sidon until the Israeli air force bombed its transmitters in 1987 and again in 1989; the PLO now broadcasts just two hours a day from a weak station near Baghdad. It is therefore thanks to the Israelis that the PFLP-GC has a near-monopoly on the airwaves, beaming its propaganda from transmitters in the southern suburbs of Damascus, a city no Israeli could bomb without risking all-out war against Syria.

"Of course we attack Arafat," Abu Shadi says. "He is now saying he wants immediate talks with the Zionists. Do you think he and people like Hassan Ashrawi really represent the people of the *Intifada*? If to a Westerner, the daily fare of the Voice of Jerusalem sounds crude and menacing — the station supports the 'execution' of Palestinian informers and made grotesquely personal attacks on Mr Arafat when he chose to marry a woman less than half his age — few can doubt its popularity. It also

broadcasts for half an hour in English and for 45 minutes in Hebrew.

"We know we have Jewish listeners in Palestine," Abu Shadi says, although without producing tangible evidence. "We also transmit for half-an-hour in Russian and Bulgarian — to those Jews from Russia and Bulgaria who have come to Palestine but don't yet speak Hebrew properly."

Unable to prevent the broadcasts, the Israelis have directed their fury at Syria for providing a haven from which Palestinian groups can oppose the peace process. In the sixth round of Middle East negotiations in Washington, the head of Israel's delegation in the bilateral talks with Syria, demanded the immediate closure of *Sawt al-Quds*. If Damascus was serious about peace, he asked, why did it permit the PFLP-GC to campaign against the talks in which Syria was participating? Why did it



The 'Voice of Jerusalem' backs Intifada actions

allow 10 Palestinian groups opposed to the negotiations, including Hamas and Palestinian Islamic Jihad, to have offices in Damascus?

Indeed, the pro-Marxist Democratic Front for the Liberation of Palestine, the *Fatah-Intifada* movement, the so-called Popular Struggle Front and Popular Liberation Front, the old pro-Jibril PFLP of George Habbash, the Palestine Communist Party and the Syrian-controlled *Salqa* Palestinian militia all keep administrative offices in the Syrian capital, a powerful if carefully controlled anti-Israeli lobby which ensures that Damascus can never be accused of abandoning those who continue to oppose Israel. The only radical Palestinian group ever thrown out of Damascus was the murderous Abu Nidal faction, which set up shop in Lebanon.

"Why should we be attacked by Israel for allowing these Palestinian organizations to function in Damascus?" the Syrian Information Minister, Mohamed Salman, asked indignantly. "Has Israel yet withdrawn from Palestine and the occupied Arab territories as that the Palestinian struggle can end? If we look at the other side of the story — the Israeli side — we find another question. How many Jewish organizations and groups are against the peace process? Yitzhak Shamir fell from power because of his extremist position. But till this very moment, Shamir is leading demonstrations in Israel against a withdrawal from the Golan. He is against the peace process. But the Israelis do not stop him."

The Independent

JERUSALEM: From 1947 to 1967. A Political Survey. By Tawfik Al-Khalil. pp 132. Second Edition. 1992.

By a Star Staff Writer

THE APPEARANCE of this book is timely because of the ongoing peace process and its emphasis on UN resolutions and the status and future of Jerusalem. The original manuscript was submitted by the author in partial fulfillment for the requirements of his Masters Degree in the political science department at the American University of Beirut in 1969.

In his preface, Mr Al-Khalil says that his purpose is twofold. First, to study the question of Jerusalem from 1947, the year in which the United Nations passed the partition resolution envisaging a special regime for Jerusalem, to the eve of the 1967 Arab-Israeli war when Jerusalem fell under Israeli occupation. Secondly, to view the issue as a case study of United Nations attempts to seek a peaceful settlement of disputes and to implement its decisions in this regard.

"The choice of the period is intentional," Mr Al-Khalil writes. "Both in 1947 and 1967, the status of Jerusalem was significantly altered with relative tranquillity prevailing in the interim."

In its six chapters, the author manages to present a concise, thorough and accurate description of the history and status of Jerusalem. In the historical background, Mr Al-Khalil reviews Jewish, Christian and Muslim periods of Jerusalem, scanning major events and footnoting interesting facts and figures. For instance, he writes that Jerusalem first appeared in the Bible around 3000 BC "as a fortress of the Jebusites", who were the original founders of the city. Concerning the Christian period, he writes that in the first century AD, Jerusalem was a whole refused to accept Christ and it was only until Emperor Constantine established Christianity as the principal religion of the Roman Empire that Christianity returned to Jerusalem.

On Muslim Jerusalem, the book describes the Prophet Muhammad's pre-occupation with the city. It was to him the most sacred city on earth, and was Islam's first *kibla*. Another important aspect to Jerusalem's status in Islam is its associations with the Prophet Muhammad's miraculous nocturnal journey (*Al Isra wal Mi'raj*) to Jerusalem. This chapter contains important historical references to events pertaining to Muslim Jerusalem, which scholars and students should appreciate.

For the Ottoman period, the author includes a description of the status of the holy places. For instance, he states that "it is difficult to establish when the Jewish custom of resorting to prayer outside the Western Wall of the Haram assumed a more formal or communal character." He says it is evidently due to Muslim intolerance. But in addition, he refers to a *firman* issued by Sultan Abdel Hamid in 1889 which states that there was to be "no interference with the Jews' places of devotional visits and of pilgrimage."

Reviewing the most important landmarks of the British mandate, the author describes the growth of Zionist militancy and its attempts to force a change in the status quo regarding the Wailing Wall. This, in his view, produced a chain of events that

ended in rioting and violence in 1929. Thereafter, commission after commission presented reports about their investigations regarding the status of the Wailing Wall and Jewish rights in the city. This coincided with growing Zionist influence, which was to change the fate of Jerusalem in later years.

The book also provides valuable information about Jerusalem's boundaries, a subject to be attended to in current and future peace negotiations. It also mentions the Palestine Royal (Peel) Commission of 1937 as the first official body to recommend the partition of Palestine between Arabs and Jews.

In the following chapter, the author examines Jerusalem under the United Nations in 1947, the special UN committees such as UNSCOP, and their role in keeping the city united under increasing pressures from the Zionist powers that had dug roots in Palestine. This was a particularly important period in the history of Jerusalem because it was then that plans for partitioning the city were floated. As UN General Assembly meetings began to discuss

## Jerusalem

# Between partition and internationalization



Tawfik Al-Khalil, Jerusalem, a disputed city

issues such as access to the Holy sites, Superpower politics, political and economic interests began to shape the ill-fated future of Jerusalem.

The book then moves to the first Arab-Israeli war of 1948, with the partition plan creating the state of Israel and the Arabs rejecting it. The book focuses on the battle of Jerusalem, which fell into four phases and lasted until

the British withdrawal from Palestine on 15 May 1948.

It is interesting to mention that during that period Jewish forces numbered 11,000, while Arab defenders numbered only 2280.

This battle ended with the signing of the armistice between Jordan and Israel in April 1949. Israel had occupied many villages near Jerusalem, especially in the so-called Jerusalem corridor. In relation to land area ownership, the Jewish occupied area of Jerusalem was 84 percent compared to the Arabs' 11.48 percent.

Between 1948 and 1967, the debate was between partition and internationalization. Conciliation commissions presented a report favoring internationalization, which the United States supported because it took into consideration "the principle of maximum local autonomy and the interest of the international community." Israel rejected the proposal, while Syrian, Egyptian, Lebanese and Saudi representatives proposed amendments. Jordan rejected it and declared its readiness and ability to protect the Holy places. King Abdullah declared it his "duty" to oppose

internationalization because it "disregarded Arab rights and interests" in Jerusalem.

Chapter five deals with the internal developments in Jerusalem from 1948 to 1967 in the political, social and economic fields in both the Israeli and Jordanian sectors of the divided city. Mr Al-Khalil writes that in spite of its meager resources, Jordan was able to improve on the city's infrastructure providing hospitals, schools and roads, paving the way for the economic survival of the city's inhabitants.

During that period also the armistice agreement was violated many times by the Israeli side. The writer mentions violations in and around Mount Scopus, Al Mukabbir Hill, no-man's-land and the Holy places.

In his conclusion, Mr Al-Khalil writes that any arrangement for Jerusalem must depend for its implementation upon the consent of the people of the area and the government in which they place their trust. "The idea of any regime for the satisfaction of the religious interests can endure among an aggrieved population cannot be accepted by the reasonable mind. Political satisfaction in Jerusalem must be a condition for religious serenity to prevail in the area."

Mr Al-Khalil's book serves as an excellent reading to our negotiators. We should learn from the past and its mistakes, lest we repeat the same tragedy all over again.

## The UK's unobtrusive Yemenis

Arabs in Exile: Yemeni Migrants in Urban Britain. By Fred Halliday. I.B. Tauris. pp166. £35.

By Margaret Crockett

AMONGST THE many immigrant groups in Britain one would be hard put to spot the Yemenis. Although they have migrated to the UK since the turn of the 20th century and become a well-established community, numbering about 15,000, they have deliberately remained self-effacing and "invisible".

Fred Halliday, professor of international relations at the London School of Economics, sets out to explain this phenomenon in his analysis *Arabs in Exile: Yemeni Migrants in Urban Britain*. The first full-length study of this community to be published, it is based on more than twenty years' research in both Britain and Yemen.

The title of the introduction, 'The Remotest Village', explains Halliday's intention to convey something of the relationship of the British Yemenis both to their country of origin and to that of settlement. "Of all the groupings of Yemeni emigrants, those in Britain are among the furthest in living and overall conditions from their homeland," he says, adding that the contrast between the sun-drenched villages of the Yemeni mountains and areas where they live in Britain could hardly be greater.

"The Yemenis are also a remote village as far as British society itself is concerned. The Yemenis in Britain are a close-knit, internally fissured community, a village-like grouping transposed from their original context into a difficult and often hostile environment. They form an urban village in the sense in which this term has come to be

used; a migrant community living within its own socially, linguistically and ethnically defined borders, and interacting in a selective way with the broader society around it," opines Halliday.

So why migrate to a country so remote in distance and culture? North and South Yemen (unified since May 1990) has always been amongst the poorest countries in the Arab world, and its inhabitants have been sent abroad for centuries. But the author points out that in modern times two distinct identifiable flows have occurred. In the 1890s, thousands of Yemenis, mainly from the North, came to work on ships stopping at Aden (the large south Yemen port) which was then under British rule. They later travelled via Aden to work in foreign countries — especially the USA and Britain.

Yemenis settled in the (then) busy British ports of Cardiff, South Shields, Liverpool and Middlesbrough — in company with other colonial sailors — who had also been recruited to British ships. Later they were to supply unskilled labor in industrial cities like Birmingham, Sheffield and Manchester.

The second exodus from Yemen was as a result of the oil boom in the 1970s, when thousands left to work in Saudi Arabia and Kuwait as manual laborers. Yemen's criticism of the Saudis for bringing in foreign troops to help expel the Iraqis from Kuwait in 1990 has since resulted in the mass expulsion of over three-quarters of a million Yemeni workers from Saudi Arabia, (this despite Yemen's condemnation of the Iraqi invasion of Kuwait).

Fred Halliday refers to the pain of migration and the sadness it causes — a recurring theme in Yemeni poetry. The extent of

this Yemeni emigration has surpassed that of any other country in the Middle East in recent times. Even Lebanon has exported less labor than North and South Yemen, and Lebanese emigrants were able to achieve a more prosperous existence than the Yemenis, he says.

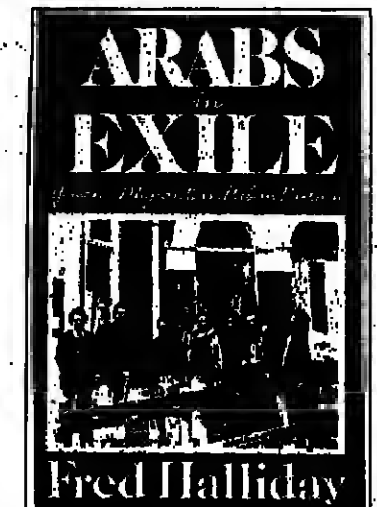
He points out that labor migration on such a large scale represents a misallocation of resources. "If the human skills and energy used to gain a wage outside Yemen were deployed inside the country, the country would benefit greatly. But while there exists a substantial Yemeni work-force outside North and South Yemen, there is far less industrial employment inside."

Thus the contributions which these workers make to the domestic economy is via remittances; but while these pay for consumer goods the aversive question is how far the remittances enable their country to redress the imbalance between itself and the outside world, to lessen the gap between itself and the countries which absorb its labor.

The author admits that there is a wide range of national, social and economic issues; the Yemeni experience has been similar to that of other migrants — those from Pakistan and Bengal in particular. But he points to the uniqueness of the Yemeni community in Britain, in four ways in particular.

Firstly, their history — they came to Britain, and developed a network of residence, employment and collective organization — long before the majority of the Third World immigrants arrived.

Secondly, the marked and significant degree of identity shift in terms of how non-Yemenis perceive them. Over the period they have been referred to as lascars, coloreds, blacks, negroes, Arabs, Asians, Middle Easterners, Mus-



lims, Asians, South Asians, Pakistanis — and occasionally, Yemenis.

This accounts, says the author, for another striking characteristic of the Yemenis — their invisibility. To a great extent this was through their own desire to be as little noticed as possible. To merge, in the 1950s and 1960s this was due to political hostility to Arab and Yemeni nationalism within the UK.

Fourthly, says the author, they have a unique level of communal organization — to a degree shared by no other migrant community in Britain.

He concludes that given the differences between British and Yemeni home countries and home states, and given their long history of distinct self-organization, the Yemenis remained apart, as much in social terms as in evolving forms of distinct immigrant activity. He reiterates: "In this, and for all the unacknowledged transition from sojourner to settler status, the British Yemenis constituted the remotest village, a self-enclosed urban community, one as remote from the British society around them as from life in the Yemen from which they came."

Academic File



By Michele Bresson

GENEVA — "MY career as a roving diplomat has taken me to all the countries of Europe, North Africa and the Middle East. In each of these countries, where I have spent days and even years, I have found exciting scenery, magnificent or delightful monuments and have met pleasant or interesting people. Everywhere there was something to learn and admire."

These remarks, taken from a short essay written by Minister Plenipotentiary Jean Pozzi (1884-1967), reflect his thoughts and feelings after his numerous diplomatic missions in the East.

In addition to his professional responsibilities as a diplomat, Pozzi had a great appreciation for and a strong interest in collecting works of art. His collection was among the most extensive and wide-ranging that ever existed.

In addition to Persian, Indian and Turkish paintings, manuscripts and calligraphy, Pozzi assembled major collections of ceramics, glass, textiles, carpets, bronzes and coins; European paintings, pastels, drawings and engravings; modern sculpture; gold and enamel watches and boxes; tapestries and historic autographs of Napoleon I and manuscript letters of Chateaubriand and Lamartine.

The Musée Rath in Geneva was recently host to *L'Orient d'un collectionneur*, an exhibition of 610 items — ceramics, jewelry, miniatures and textiles — from Pozzi's extensive collection.

Jean Pozzi created an important collection of Near Eastern ceramics, mostly Byzantine, Coptic, Iranian and Turkish. While still alive he gave quantities of potshards to the Louvre and to the Musée national de céramique in Sèvres. On his death a great part of his collection was scattered at public auctions in Paris, but still the Museum of Sèvres and the Museum of Decorative arts in Lyon were the beneficiaries of important donations. To Lyon went some 30 Iranian and Turkish pieces, a few of which are incomplete, whereas to Sèvres went hundreds of Near Eastern pieces, mostly in fragmentary condition.

It seems likely that Jean Pozzi collected large sets of shards, at times directly picked up on archaeological sites, which could provide irreplaceable subjects for research. Few collectors of his time showed so much scientific curiosity, and this gift enabled him to put together a remarkable ensemble of Byzantine fragments which could be brought together into a painted ceramic iconostasis, the only known example to this day. It is now at the National Ceramic Museum in Sèvres.

Jean Pozzi bequeathed to the Museum of Art and History in Geneva a dozen objects of goldsmith work — one box, some watches and snuff-boxes — all kept at the Musée de l'horlogerie (Museum of Watch-making).

Notwithstanding the fact that these objects had been made in Geneva or in Paris, he certainly bought them during his various diplomatic missions to Istanbul. They all have in common oriental decoration, often views of the city and of nearby harbors, or outlines of its mosques or of St Sophia, opposite the Blue Mosque, in Istanbul.

Since the end of the 16th century, traders in watches from Geneva had settled in Galata, the part of Constantinople where the Europeans resided. These traders were part of the French community, but were represented by the British Embassy because they were Protestants.

## Jean Pozzi: French collector extraordinaire

In the beginning Turks preferred small, round watches decorated with flowers, fruit or landscapes, themes which were permitted by Koranic law. Later, the industry of luxury watches fell victim to a serious recession, not only because of the French Revolution and the Napoleonic wars, but also as a result of changes in fashion. In Europe watches were no longer regarded as sumptuous objects, but every day accessories. This caused a crisis in the production of luxury enamels, for which there was no longer a market. Wealthy Oriental customers became the only outlet for the industry.

"Friends of the Bazaar, do not cut into the robes of Sultan Selim and do not even change the wool of the Yördes carpets with the excuse of catering to modern taste!" With this sentence, taken from the unpublished text of *Le Bazar de Stamboul*, the diplomat and collector Jean Pozzi expresses his interest for textile art.

The main part of his collection was assembled during his stays abroad, mainly in Istanbul, Tehran, Prague and Cairo. He bequeathed his textiles to the Musée historique des tissus (Textile History Museum) at Lyon.

The Jesuit missionary Gaston Coeurdoux became a true expert merely by observing the Indian weavers whom he was trying to convert, and who never suspected that the secrets of their trade would eventually be made known to European manufacturers.

The techniques used in the East in those days rested on the thousand-year-old knowledge not only of weavers but also of spinners and dyers. The production of Indian chintzes and painted tex-

tiles took weeks of painstaking and complicated work. The luxury textiles of Iran and Turkey, whose decoration is woven into the material with gold and silver threads, also require a very sophisticated technique.

Pozzi combined an aesthetic taste and a marked interest for archaeology, which enabled him to acquire Coptic pieces of great quality as well as some rare Byzantine and Buyid silks discovered in Egyptian archaeological sites, and at Royy near Tehran.

By the time Pozzi died in 1967, his private art collection had grown immensely. He averred: "I am an old crank who collects things without knowing very well what I've got or where I've put it... My collection of Persian and Indo-Persian miniatures is unique in Europe — that's to say, among private collections...."

"I have no intention of selling anything: On the contrary I'm madly seeking to buy more, despite my poor eyesight. And often the dealers take advantage of this."

Michele Bresson is a writer and researcher based in Paris.

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العنوان لوركي تودوس  
تلكس ٢٢ ٧٩  
٢٤١٢٤ فاكس جو  
٦٤٥٦٦٨ (١٢٢-٧) تلكس

المركز الرئيسي جبل عمان  
شارع الشريف حسين بن علي  
تلفون ٦٥٢٦٨٨ (١٢٢-٧)  
خطوط فاكس الى

الوكلاء والموزعون في الاردن  
شركة نقل اخوان م. ذ. م.  
ص. ب. ١٤٥ عمان - الاردن

François Mitterrand demain en Jordanie

## 'Un nouvel élan pour la paix'

Les enjeux de la visite du Président Mitterrand et la position française, passés au crible par l'ambassadeur de France en Jordanie

LE JOURDAIN: S'agit-il d'une médiation française?

Denis Bauchard: Oui et non. Le premier objectif de cette visite est de rencontrer le roi Hussein qui a invité le Président Mitterrand à de nombreuses reprises. Le Président veut s'entretenir avec le roi à ce moment très précis, car le processus de paix avance à petits pas. C'est peut-être le moment de lui donner une nouvelle impulsion. La France et la Jordanie entretiennent de bonnes relations depuis longtemps. Le Président veut donc rendre hommage à sa Majesté. Deuxièmement, le Président Mitterrand va saisir cette occasion pour parler du Proche-orient, du processus de paix et de la possible contribution française à ce processus de paix.

L.J: Va-t-il apporter de nouvelles idées?

Denis Bauchard: Je ne le sais pas... Mais nous pouvons être sûrs qu'il va réaffirmer les principes de base de la position française: autodétermination pour les Palestiniens, stabilité de la paix au Proche-orient, nécessité du dialogue, application de la loi internationale et des résolutions des Nations Unies. Autre principe: une paix sur tous les fronts, le cœur du dossier arabo-israélien.

L.J: La position française est différente de celle des USA. Sera-t-elle difficile à mettre en application?

Denis Bauchard: Notre approche est différente sur certains points. Dans le passé, nous avons favorisé une conférence de paix dans le cadre des Nations Unies. Nous pensons que ces négociations devaient impliquer les parties concernées: les Israéliens d'un côté et les Palestiniens représentés par l'OLP de l'autre. Ce n'est pas la position américaine. Malgré tout, nous soutenons l'initiative Baker et nous espérons pouvoir combiner les deux approches.

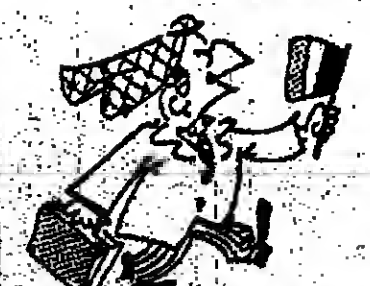
L.J: Un rôle plus actif des Nations Unies sera-t-il inclus dans le processus de paix?

Denis Bauchard: Je pense que c'est évident, cela va arriver... Le plus important maintenant est que le processus de paix est sur la voie. Il ne peut pas reculer.

L.J: Ces derniers mois, vous avez travaillé en étroite relation avec les Syriens. Peut-on parler de négociations spéciales?

Denis Bauchard: Il n'y a pas eu de négociations spéciales avec

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## Le Jourdain

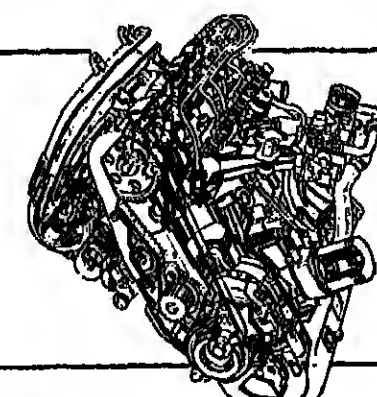
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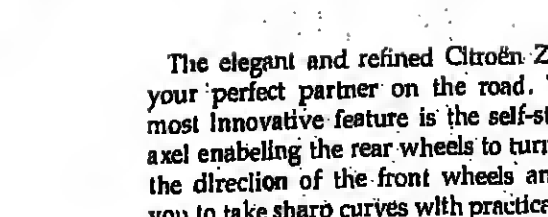
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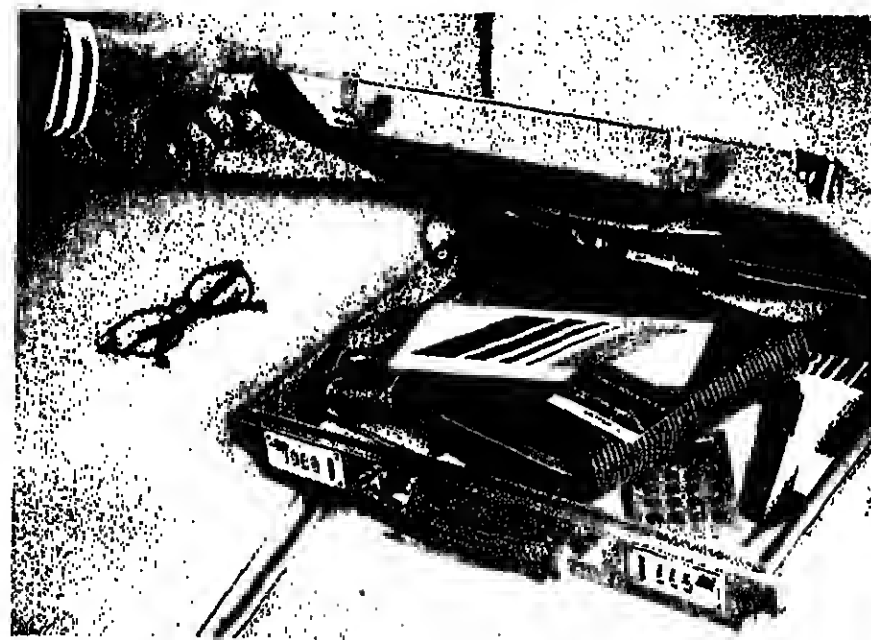
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Mahmoud El Shérif

# 'Nous voulons une médiation française'

Le ministre de l'Information appelle le Président Mitterrand à convaincre les Israéliens et les Américains. La priorité doit être donnée au dossier palestinien et à l'autonomie



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**LE JOURDAIN:** Le processus de paix est au point mort... Etes-vous déçu? Mahmoud El Shérif: Tout le monde semble être déçu et pessimiste. Nous sommes insatisfaits après le septième round qui n'a apporté aucune ouverture. Aucun progrès sérieux n'a été enregistré sur chacune des quatre voies. Au moins, la partie arabe va poursuivre dans la négociation. Nous avons parcouru un long chemin. Il serait catastrophique pour toutes les parties de ne pas continuer. Jusqu'à maintenant, les Israéliens n'ont pas montré de réelle volonté en faveur de l'échange de la terre contre la

paix. C'est un triste résultat. Peut-être est-ce dû au fait qu'entre deux administrations, personne n'est capable de faire les concessions nécessaires pour avancer. Mais je pense que Bill Clinton, après sa prise de fonctions, va rendre le processus de paix plus productif...

**L.J:** Quel peut-être le rôle du Président Mitterrand dans le processus de paix? Mahmoud El Shérif: François Mitterrand bénéficie d'un respect profond en Israël, en Jordanie et dans le monde arabe. Nous espérons qu'il pourra être plus actif en soutenant le processus de paix, en apportant de nouvelles idées, dans le but d'obtenir les ouvertures nécessaires. Nous attendons du Président Mitterrand qu'il encourage la partie israélienne à combler le fossé qui la sépare du monde arabe. Également, nous espérons que M. Mitterrand va persuader ses homologues européens, l'Angleterre, l'Allemagne et les autres pays membres de la CEE, d'apporter leur contribution... Pas seulement dans les pourparlers multilatéraux dans lesquels ils sont déjà engagés, mais aussi dans les pourparlers bilatéraux de Washington. Car nous ne voyons pas de possibilité de succès dans les pourparlers multilatéraux sans ouverture dans les bilatéraux.

**L.J:** Dans quel domaine en priorité, doit-il faire pression sur la partie israélienne? Mahmoud El Shérif: A la base, la question palestinienne. S'il y a changement dans cette voie, il sera plus facile de progresser sur les autres. La clé du succès est de faire un effort réel pour combler le vide entre Israéliens et Palestiniens. Spécialement sur la nature de l'autonomie: il semble qu'il y ait deux conceptions incompatibles de l'autonomie. Tant que l'on ne parlera pas de réelle autonomie, les Palestiniens ne pourront pas l'accepter. Sinon, ils seront désavoués, condamnés par le camp du rejet de la partie palestinienne. Une autonomie réelle doit donner aux Palestiniens le contrôle de leurs destinées, de leurs terres, de leur territoire... Si François Mitterrand peut pousser dans cette direction, je pense que cela fera avancer la totalité du processus de paix.

**L.J:** Selon l'ambassadeur de France dans le royaume, la France et la Jordanie ont des positions quasi-identiques sur le processus de paix... Mahmoud El Shérif: Sur les éléments majeurs, tels que l'échange de la terre contre la paix, le respect de la légalité internationale, le respect des résolutions des Nations Unies, je pense que nous sommes d'accord avec la France. Peut-être y a-t-il des différences de vue sur les mécanismes et les modalités, mais sur les composantes de base de la paix, il y a accord total entre nos deux pays.

**L.J:** Deux revendications communes: un rôle plus actif de l'ONU et la reconnaissance de l'OLP en tant que partie du processus. Etes-vous d'accord? Mahmoud El Shérif: Bien sûr... Mais le problème ici n'est pas seulement d'être d'accord. Le problème est de pouvoir imposer ces idées. Nous devons convaincre les Américains et les Israéliens de les accepter et de suivre cet exemple... C'est la grande question.

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Relations économiques

## Profiter de la relance de la consommation

Depuis quelques semaines, les campagnes de promotion de produits français se multiplient. Après l'ère des grands contrats, les biens de consommation français affluent en Jordanie

**"SUR LE** plan économique, le principal avantage d'un voyage présidentiel est de braquer les projecteurs sur le pays. Pas moins de 80 journalistes sont attendus en Jordanie" affirme Michel Duger, Conseiller économique et commercial français. L'objectif principal de ses services: attirer coûte que coûte l'exportateur français. Sur les neuf premiers mois de 1992, la vente des biens de consommation français en Jordanie est en hausse. Ce n'est qu'une tendance, les chiffres officiels n'étant pas encore connus. Michel Duger semble satisfait: "C'est dû aux opérations de promotion". Ces dernières se multiplient en Jordanie. De la Semaine française au grand magasin Safeway à la Semaine du Beaujolais... Par ailleurs, une équipe d'hommes d'affaires français, sous la houlette de la Chambre franco-arabe de commerce et de son président Michel Habib-Deleone, a séjourné en Jordanie. Le but était de signer des contrats, de créer des joint-ventures.

### Relance

Cette véritable relance de la consommation est due à l'arrivée des 300.000 rapatriés du Golfe. Après avoir attiré les pirotes craintes, cette population palestinienne semble avoir, à elle seule, changé la face du marché. Ces Palestiniens du Koweït et des pays du Golfe sont revenus avec des économies en poche: 800 millions de dollars. Ce sont pour la plupart des cadres, des consommateurs nés.

"L'Etat est endetté (NDLR: 7,2 milliards de dollars), son principal souci est de ne pas trop emprunter. Dans le même temps, il laisse le secteur privé se développer" affirme Michel Duger. Une véritable aubaine pour le commerce courant, la petite industrie... Et bien sûr pour les produits français. "Ils ont dans l'ensemble une bonne image de marque. Ils ont aussi la réputation d'être assez chers. Quand on les fait venir sur les marchés, les gens se rendent compte qu'ils sont compétitifs" ajoute Michel Duger. Les exportateurs français doivent se faire connaître en Jordanie. Un impératif: soigner sa publicité.

En 1991, hors avions, les ventes françaises en Jordanie étaient de l'ordre de 670 millions de francs, dont 80% assurées par le commerce courant. Il s'agit de l'agroalimentaire, de la chimie et des biens de consommation. Cette année 1991 marque un tournant dans l'histoire des échanges commerciaux entre la France et la Jordanie. Au royaume hachémite, la priorité n'est plus aux grands contrats. Les liens économiques, tissés depuis les années 60, ont changé de nature. Parmi les réalisations du passé, les deux ventes successives d'Airbus, six A-310 et six A-320, avaient amené la France au rang de troisième fournisseur mondial. Elle est aujourd'hui qua-

trième, avec 1,7 milliards de ventes pour 1990. Une compagnie française a construit l'hôtel de l'aéroport pour le compte de la Royal Jordanian. Les principaux centraux téléphoniques d'Amman ont été installés par Alcatel. Le complexe d'engrais d'Aqaba est l'œuvre de SPIE. Autres signatures françaises: l'Hôpital universitaire, le Centre de cardiologie à l'hôpital de l'armée, les eaux minérales... Pour faciliter ces grands con-

trats, la France faisait bénéficier la Jordanie d'assurances financières. "Jusqu'à présent, il s'agissait de protocoles d'aide à la balance des paiements" explique Michel Duger, Conseiller économique et commercial français. Cent millions de francs ont été alloués fin 90, alors que la crise du Golfe était à son zénith. Fin 1991, la Jordanie a bénéficié d'une aide de l'ordre de 120 millions de francs. Un nouveau protocole financier

de 80 millions de francs a été paraphé à Paris le 27 octobre dernier, par le Secrétaire général du ministère du Plan jordanien et un représentant du Trésor français. Il s'agit d'un protocole-projet. Comme son nom l'indique, il est destiné à financer une réalisation ou secteur particulier, en l'occurrence les télécommunications. Le réseau d'agents de sociétés françaises en Jordanie est maintenant très serré. Un demi millier

d'agents auxquels il faut ajouter 18 implantations d'entreprises. Le domaine le plus prometteur pour le développement des relations économiques entre les deux pays demeure la coopération industrielle. Celle-ci fonctionne déjà: pharmacie, cosmétiques, produits électroménagers, sirops et liquides... La mission de la Chambre de commerce franco-arabe a retenu ce thème. Les contacts ont été fructueux. En attendant les contrats...

Francis Mazoyer



executive agents:

Abu shakra

الموكالمة الوحيديون







La page européenne

# Les cours des Télécoms

Un séminaire sur les Télécommunications constitue un excellent exemple de coopération franco-jordanienne. Avec le concours de la Communauté européenne

LA TARIFICATION et la comptabilité des services de télécommunications ont fait l'actualité cette semaine à Amman. A l'initiative de la compagnie exploitante jordanienne, la "Jordan Telecommunications Company" (T.C.C.), un séminaire a été organisé conjointement par l'ambassade de France et la délégation des Communautés Européennes. Trente-cinq stagiaires venus de sept pays de la région ont suivi les cours assurés par trois spécialistes français des télécommunications.

Le but de ce séminaire: former et informer les participants sur les problèmes créés par l'évolution des techniques et en éviter les pièges. Avec pour toile de fond la question financière. Car le monde des télécommunications ressemble fortement à une jungle où tout est possible. Il représente un danger potentiel pour les portefeuilles des pays en voie de développement.

L'idée de ce séminaire remonte à quelques mois. La T.C.C. avait déjà sollicité à plusieurs reprises les conseils des spécialistes français pour profiter de leur expérience et améliorer les services offerts aux abonnés du royaume. Cette fois-ci, le séminaire a été étendu à six autres pays de la région. Le Yémen, Bahrein, le sultanat d'Oman, la Syrie, le Liban, la Turquie et l'Égypte ont répondu à l'appel de la compagnie jordanienne. La CEE apporte son concours financier à cette opération.

Le problème n'est pas simple. Il se pose de manière cruciale dans les pays en voie de développement. Technique et flux financiers en sont les deux composantes principales. Bernard Rouxville, administrateur au Ministère des Postes et Télécommunications, explique: "Quand un abonné français téléphone à un abonné jordanien, les compagnies exploitantes des deux pays

concernés prennent en charge chacune la moitié du coût d'acheminement". Le pays d'appel doit payer les prestations offertes par le pays appelé. Une quote-part en monnaie forte est alors versée à ce dernier. Ces problèmes de comptabilité internationale impliquent des choix en matière d'évolution des coûts de fonctionnement. "Or, les coûts évoluent actuellement à la baisse. Cette tendance doit aussi se refléter sur les quote-parts versées par les pays de départ", conclut M. Rouxville.

L'Union Internationale des Télécommunications, agence des Nations Unies, et l'OCDE étudient de près ces questions de comptabilité internationale. Au niveau européen, la Commission des Communautés Européennes à Bruxelles a lancé une initiative pour obtenir une baisse des tarifs intercommunautaires.

La nécessité d'un rééquilibrage des tarifs nationaux (trop bas par

rapport aux coûts) et international (trop élevés) semble acquise dans les pays industrialisés. Les pays en voie de développement connaissent également un boom en matière de communications et d'internationalisation des échanges. Il leur faudra à leur tour revoir leurs propres tarifs.

Le royaume hachémite n'échappe pas à la règle. "Le trafic international en Jordanie est très fort", constate M. Battu, ingénieur en chef des Télécoms. "Deux raisons peuvent être avancées: les petites dimensions du pays et la présence de nombreux étrangers, résidents ou de passage". Ces communications internationales coûtent cher aux usagers. Trop cher. Elles financent en grande partie le réseau téléphonique national. Un mauvais point pour les investisseurs locaux et étrangers qui apprécieraient sans aucun doute une baisse des tarifs internationaux. Baisse des tarifs rimerait donc avec dynamisme

économique.

"Ce séminaire nous donne l'occasion de dire aux compagnies exploitantes des pays voisins de la Jordanie qu'il est dans leur intérêt de procéder à une unification tarifaire sur le plan international", déclare M. Rouxville. "Or, le local est lié à l'international. Cette rencontre régionale doit donc nous conduire à une réflexion sur des modèles et sur la sauvegarde de leur indépendance financière".

Michèle Rieux



Denis Bauchard

## 'Nouvel élan pour la paix'

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les Syriens. Roland Dumas s'est rendu à Damas pour discuter sur de nombreux dossiers, dont le Liban. Il a également visité l'Égypte, le Liban et les pays du Golfe et a rencontré tous ceux qui sont concernés par le processus de paix. Il n'y a pas de rémission spéciale avec la Syrie.

L.J: Nous traversons une période de transition en attendant la prise de fonctions de Bill Clinton. C'est le moment rêvé pour la France de s'impliquer davantage dans le processus de paix...

Denis Bauchard: Je ne pense pas que le processus de paix pourra attendre jusqu'à l'année 1993, quand M. Clinton entrera en fonctions. Il va se poursuivre, car les partenaires principaux ne sont pas les USA et les Arabes, mais les Israéliens et les Arabes. Peut-être que dans ce laps de temps, l'Europe peut aider en jouant un rôle qui permettrait au processus de paix de garder son élan...

L.J: Lors d'un précédent voyage en Israël, M. Mitterrand a proposé une solution à deux États dans la Palestine du mandat britannique. Est-ce toujours valable?

Denis Bauchard: Cela pourrait être le résultat final du processus de paix. C'est notre position. Les Palestiniens méritent le droit à l'autodétermination et à un État propre. Et nous revenons là-dessus, même si cela diffère du point de vue américain.

L.J: La France bénéficie d'une crédibilité unique parmi

les parties arabes. Est-elle disposée à aider les Palestiniens en priorité?

Denis Bauchard: Nous entretenons de bonnes relations avec les Palestiniens et maintenant nous avons de meilleurs rapports avec les Israéliens. Bien sûr, nous pouvons nous efforcer de convaincre les deux côtés de prendre la voie du progrès, mais ce n'est pas notre principale responsabilité. Pour certains États arabes, revenir sur la question palestinienne est certainement plus important. Les partenaires occidentaux doivent aider, mais seulement en tant qu'"outsiders".

L.J: Vous avez dit que M. Mitterrand peut jouer un rôle personnel dans le processus de paix...

Denis Bauchard: Le Président Mitterrand entretient de solides relations avec un certain nombre de leaders du Proche-Orient. Par exemple MM. Mubarak et Férès. Il peut aider grâce à son intérêt personnel pour cette région et grâce à son influence parmi certains leaders arabes.

Propos recueillis par Osama El Shérif et Francis Mazoyer



Yves Saint Laurent

## The man behind the legend

ON 3 February 1992, the Yves Saint Laurent Fashion House celebrated its 30th birthday at the Paris Bastille Opera. Who is Yves Saint Laurent and how did he become a living legend?

He was born in Oran, Algeria on 1 August 1936 and spent his youth there where he studied to the baccalaureate level before moving to Paris when he was 17 years old. He showed his designs to Michel de Brunhoff, the director of Vogue, who printed several of them in his magazine. In 1953, after a period at a fashion school, he was awarded the first prize in the Wool Board Competition for a cocktail dress design. Michel de Brunhoff then introduced him to Christian Dior, who employed him as his assistant until his death in 1957. He then took over artistic direction of the Christian Dior Fashion House. His first collection, the "Trapeze line" had great worldwide success.

When the contract between Christian Dior and Yves Saint Laurent was broken in 1961, he decided to open his own fashion house.

On 29 January 1962, in the former town house of the painter Forain in the rue Spontini, the first collection from the Yves Saint Laurent Fashion House was presented. The collection had been prepared by 80 workers from three workshops.

Since then, the fashion house's size has considerably increased. Various Yves Saint Laurent collections have been added to Haute Couture: Stockings, scarves, ties, shoes, furs, clothes for men, hats, bags, jewelry, belts, spectacles, perfumes and others.

The first Yves Saint Laurent Rive Gauche prêt-à-porter boutique was opened in Paris in

1966, at 21 rue de Tournon. It was later moved to 6 place Saint Sulpice. It sells dresses, coats, trousers, pullovers and various fashion accessories. There are also 10 exclusive Yves Saint Laurent boutiques for men in the world.

In parallel with his profession



Yves Saint Laurent

On 29 January 1982 the Yves Saint Laurent Fashion House celebrated its 20th birthday at the Lido, where it received the International Award of the Council of

Fashion Designers of America.

In 1983, it appeared in the Larousse Dictionary for the first time.

On 12 March 1985, President François Mitterrand personally presented him with the insignia of the Knights of the Legion of Honor at the Elysee Palace.

And in October 1985 Yves Saint Laurent received the Oscar for the Best Fashion Designer for his Work. (Fashion Oscars at the Paris Opera).

In 1986, an exhibition "Yves Saint Laurent, 28 Années de Création" (Yves Saint Laurent, 28 Years of Design) opened at the Musée des Arts de la Mode in Paris. Another exhibition "Yves Saint Laurent et le Théâtre (Yves

Saint Laurent and the Theatre) opened at the Musée des Arts Décoratifs in Paris.

On these occasions, Editions Herscher published two books: "Yves Saint Laurent par Yves Saint Laurent" (Yves Saint Laurent) by Yves Saint Laurent with a preface by Bernard-Henri Lévy and "Yves Saint Laurent et le Théâtre" (Yves Saint Laurent and the Theatre), with a preface by Edmond Charles-Roux.

Other highlights of his career include:

Organizing the showing of the exhibition "Historical Russian Costumes" from the Hermitage St. Petersburg at the Musée Jacquemart-André (March to May 1989).

In July 1989, the Yves Saint Laurent Group's shares were introduced into the Futures market at the Paris Stock Exchange. The success of the shares among investors was so great that only 3.72% of the demand could be supplied at the public offering prices of 853 French Francs.

In 1990, the Sezon Museum of Art in Tokyo organized a retrospective "Yves Saint Laurent (1936-1990)", an exhibition of Theatrical Designs and an exhibition of Fashion Photography. This was accompanied by two large fashion shows in Budokan in front of an audience of 10,000 people.

Gianni Versace

## Loved and copied by millions



Today, Gianni Versace remains one of the top fashion designers in the world, superbly talented, admired and copied by millions. His use of materials and colors is second to none. Every fashion collection is acclaimed by the leading critics and his empire now covers design costumes for the theatre, ballet, opera and dressing some of the world's leading pop stars and actors.

Born 2 December 1946 in Reggio Calabria, Southern Italy, he often skipped school to help his mother in her dressmakers' boutique and discovered clothes and fashion at an early age.

Strongly influenced by the history and associations of his birth-place, by the mystery, mythology and architecture of the Roman Mezzogiorno, by classic Greece and Rome, Versace was also inspired by his love of the arts—opera, ballet and opera.

He moved to Milan at the age of 26, where he launched his first collection in 1978 under the Versace label.

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Graduations, appointments, engagements, weddings, newborns, promotions, special awards, excellent achievements.....  
Drop us a line and send a photo...we will run it free of charge in The Star's People and Events page.

## Iraqi artists challenge modern art cynics

By Haltham Ibrahim  
Special to The Star

IT IS often said that modern art is simplistic and that anybody with a sense for chaos can perform the task. But if you were to visit the Shoman Foundation's Cultural Hall, currently hosting the works of three Iraqi artists, you would realize immediately that such criticism shows an enormous lack of perception.

If you decide to take a trip down to the exhibition hall, without any preconceived artistic 'evil' in your brain, you will find yourself enveloped by a sense of wonder and an intense build up of emotions.

This exhibition has to be one, if not the best, in town at the moment. If you want to forget your daily worries and find solace in art, then this is the place to be.

The three participating Iraqi artists are Ismail Fattah, Lisa Fattah and Muhammad Muhraddin. Ismail Fattah, currently a professor at the fine arts faculty in Baghdad, draws Representational art works that derive their incentives from cultural influences, representing them in a lingual context that divides the painting into several zones. This method is most suited to his chosen study of human characters.

Lisa Fattah emphasizes thin lines, carefully choosing human related circumstances that relate to the environment. It is evident that her works enforce a mood of contemplation on the viewer.

The third, and most dazzling artist, Muhammad Muhraddin, emphasizes state-of-the-art technology, employing geometric shapes, straight and curved lines. In almost all of his paintings, he manages to insert linguistic related signs. All the previous techniques aid him in representing what he sees, through linear existence in its varied contexts and incentives.

The most impressive of Ismail Fattah's paintings depicts a white, square face. Around the face is a border of red that makes the face appear to jump out and suck you in with a swirl of emotions. This face in particular is perhaps the best representation of Ismail Fattah's style.



Above: Lines emerge to express complex concepts in Muhammad Muhraddin's works.  
Right: One of Lisa Fattah's tortured drawings

tah's style; his other faces and figures are not as successful at stirring the emotions.

With Lisa Fattah's paintings, one can at once sense the presence of sadness and torture. The artist appears to be torn in two, as most of her paintings depict the abstract image of a human being, whose face is obscured by a cloud of cigarette smoke. The drama of this image is also heightened by a phantom-like figure that protrudes from the human form like a scarecrow.

One painting that is especially arresting is the deformed or distorted face of a rock singer, who looks like a humanoid. The face is unbelievable, rather like a colossal fly with a human body. Most surprising is the fact that the fly is in fact Elvis in his last days.

The most intriguing of all the artists is Muhammad Muhraddin. Most of his paintings evolve around a breath-taking central image or photo. Around it lie abstract lines that introduce a sense of movement, breaking away the rigid 'coughs' of that central image. These scratches and lines

seem like scribbles of a diagram depicting the path of a neutrino inside a cyclotron.

This exhibition is a must. It combines all the elements of good art. The paintings have strong concepts behind them, while thorough participation and care from the artists has been taken to make these paintings a real joy to watch and see.

And for those who crave the resuscitation of good art after a long dark hibernation period of bad art, then this is the place to be.

● The Ibrahim and Khaled Abu Shakra Trading Establishment held the official launch Monday of 'Minotaur', the new men's fragrance by exotic designer Paloma Picasso. Following in the footsteps of her successful women's signature fragrance, 'Minotaur' is inspired by the sights and scents of the Mediterranean, and is described by its creator as being for 'men who follow their head as well as their heart'.

Combining the essences of citrus zests with tarragon, geranium and jasmine, this original fragrance is both refreshing and warm, and can now be found at all Abu Shakra Gift Centres and select perfumeries.

## Italian artist offers royal gift

● Italy is one of the leading countries in industrial and architectural design, and art is no exception, especially when it comes to Lorenzo Fonda, the Da Vinci of 20th century Italy.

The similarities

Fonda and Da Vinci don't just end with the fact that they are both surgeons, but extend to the fact that they both have a genius creative mind when it comes to art and design. But Fonda is a man of the 20th century, and this is where the similarities between himself and Da Vinci collapse. He is a modern, visionary artist, and he uses computer technology in his artistic scenography work for television and theater. Fonda was in Jordan recently to present His Majesty the King with a painting as a present for his birthday.

Lorenzo Fonda was born in Italy in 1947. After graduating in medicine and surgery in 1976, he started to study etching, producing a great number of works. Since then he has held a number of exhibitions in Italy as well as abroad. He has created theatrical scenes for Italian television station RAI, as well as scenes for a televised cultural magazine.

Mr Fonda was invited to Jordan by Her Majesty Queen Noor, to record and interpret his impressions of the country in his own unique artistic way. With the help of the Ministry of Tourism, Mr Fonda arrived in July and stayed for a while to learn more about the Kingdom. This marks a significant cultural agreement between Jordan and Italy, allowing Jordan to be seen and interpreted through the eyes of an Italian artist. With the cooperation of the Italian Embassy, Fonda now wants to present a new image of Jordan to the Italian public.

During his stay in July, he was accommodated in Aqaba at the residence of His Majesty's great-grandfather, Sharif Hussein, to experiment and try to get the 'feel' of the inspirational energy that lies in Jordan. He describes his stay as 'very positive', claiming that many ideas came to him, begging to be represented artistically. The biggest influences on him, however, were 'the values of human dignity' and the ideals of Jordanians that most Westerners have forgotten.

Mr Fonda expressed his enthusiasm of 'having been able to present the Jordanian culture to the Italian public.' Thus it may come as no surprise to learn that he prefers life here in Jordan to most European countries.

Mr Fonda is due to hold two exhibitions, one in Italy and one in Jordan, to present his impressions of Jordan to the public. For a classical painter, Lorenzo Fonda defies the term. The only classical thing about this remarkable artist is his ardent love for those human values which have now become a thing of the past. H.I.

## Agenda

### EXHIBITIONS

● The British Council is holding an art exhibition featuring Jordanian artist Jaida Khammash. The exhibition will run until 30 November.

● Ahmad Shantout is now showing his fabulous paintings at the Baladna Hall for Arts, on Gardens Street. The exhibition will run until 3 December, and is open everyday starting at 10:00 am.

● The Alia Art Gallery is now holding an exhibition of paintings by Iraqi Artists Salman Abbas and Hassan Eld Alwan. The exhibition will run until 2 December.

### GAMES NIGHT

● For those of you who have previously enjoyed the evenings of entertainment at the British Council, don't miss Games Night on Wednesday 2 December at 5:30 pm.

### FILMS

● Forbidden Planet will be featured next Wednesday 2 Decem-

ber at the British Council. It is a sci-fi movie based on Shakespeare's 'The Tempest', and is set in the year 2257 AD. The movie starts at 7:00 pm.

● The American Center will feature 'Funny Farm' on Sunday 29 November. It will start at 5:00 pm.

### CONCERT

● The NMC will present Ali Musa and Mohammad Sldeeq in a duo performance on 2 December at the RCC at 8:00 pm.



● Last Tuesday, 24 November, Bayan Ahmad blew out her first birthday candle. At a merry celebration, gathering family and friends all wished Bayan a long and happy life. Mabrook!

## The Star's TV GUIDE

Programs on  
Jordan  
Television  
from  
29 NOV. —  
4 DEC.

### ENGLISH PROGRAM

#### SATURDAY

8:30 — America's Funniest Home Videos  
9:00 — Perspective  
9:30 — Saturday Variety Show  
10:00 — News in English  
10:20 — Feature Film, 'The Bomb'. Starring Michael Dedan. The story of a man who plants an atomic bomb in the center of Hamburg.

#### SUNDAY

8:30 — Family Mnters  
9:10 — National Geographic  
10:00 — News in English  
10:20 — Law and Order

#### MONDAY

8:30 — Sibs  
9:10 — A Fine Romance  
10:00 — News in English  
10:20 — The Clean Machine. Opposition leader John Morgan starts a campaign in the police department, and finds that corruption starts and ends there.

#### TUESDAY

8:30 — The Golden Girls  
9:30 — Mairgret  
10:00 — News in English  
10:20 — Feature Film, 'Casanova Brown'.

#### WEDNESDAY

8:30 — Saved By The Bell  
9:00 — Spot Light  
9:10 — Chuedo



Michael Gambon (right) stars as 'Maigret', Tuesday at 9:30

10:00 — News in English  
10:20 — The Cowra Breakout

### FRENCH PROGRAM

#### SAMEDI

6:05 — Les Aventures du Bosco  
6:25 — Envoyé Spécial  
7:00 — News in French  
7:15 — Fenêtre Sur

#### DIMANCHE

5:30 — Rêves D'Enfants  
5:36 — La Pistes de Xapatan  
7:00 — News in French  
7:15 — Le Journal de L'Histoire

#### LUNDI

6:00 — Pif et Hercule  
6:10 — Les Chevaliers du Clei  
7:00 — News in French  
7:15 — Magazine Sportif

#### MARDI

6:06 — Michel Vaillant  
6:30 — La Famille Ramdan  
7:00 — News in French  
7:15 — Nomades

#### MERCREDI

6:00 — Les Ateliers du Reve  
7:00 — News in French  
7:15 — Varieties

#### JEUDI

5:30 — Au Plaisir de Dieu  
7:00 — News in French  
7:15 — Les Images de L'Histoire

#### VENREDI

5:30 — Film: Le Gême Jure  
7:00 — News in French  
7:15 — Varieties

**The Star**  
Tel. 648298

## HOROSCOPE

☆☆☆☆☆☆☆☆



**ARIES** (21 March-19 April): Get your friends to help you with your work. If you have any technical reading, do it.  
**TAURUS** (20 April-20 May): Be careful writing down messages. A missed detail could throw you off the track.  
**GEMINI** (21 May-20 June): You'll be sharp as a tack. Writing chores will go especially well, so get them out of the way.  
**CANCER** (21 June-22 July): You may really force yourself to concentrate this week. You'll be more inclined to waste time with your friends.  
**LEO** (23 July-22 August): You'll be really efficient. This is your best time for playing with computers. Don't spend too much.  
**VIRGO** (23 August-22 October): If you can get organized, you'll save lots of time. Don't spend other people's money. Go shopping.  
**LIBRA** (23 September-22 October): If you run into an old friend, you could completely forget the time. Set up a date for the evening.  
**SCORPIO** (23 October-21 November): You may get off to a slow start. Domestic or educational expenses could put a huge dent in your budget.  
**SAGITTARIUS** (22 November-21 December): A roommate either has a cold or the blues. Take care not to catch either. Let a decision simmer on the back burner.  
**CAPRICORN** (22 December-19 January): Unplanned expenses could demand attention. Use your experience and you may be able to save. Protect your own interests.  
**AQUARIUS** (20 January-18 February): Ask a friend to pay back a loan. Your boss will not want to hear excuses, so don't offer any.  
**PISCES** (19 February-20 March): Don't get into a hassle. Just do what you're told. Go with a friend to watch a sporting event. You'll have a fabulous time.

## Dining Out



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Bahrain	664148
Bulgarian	675683
Canadian	818151
Chilean	666124
Cyprus Honorary Cons.	661336
Czechoslovakian	677559
Danish Consulate Gen.	665105
French Consulate	622324
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Swedish	637164
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Tanzanian	666139
Thai	645161
Tunisian	637153
Turkish	644331/2
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NETHERLANDS	645312
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## Airlines

Aldem (Air Yemen)	653691
Aeroflot	641310
Air France	666055 / 667824
Air India	688301/2
Air Lanka	682140
Allstate	625203
American Airlines	669068
Arab Wings	894484
Adria Airways	667029
Austrian Airlines	637380/667028
Balkan Airlines	665909
British Airways	641430
China Airlines	637380
Cathay Pacific	624363
Cyprus Airways	667028
Egypt Air	630011
Emirates Airlines	662141/678321
Gulf Air	653606/656616
Hungarian Airlines	639295
Iberia	637827/644036
Irish Airways	628596/628598
Japan Air Lines	630879
KLM	622175
Korean Airlines	676624/662236
Kuwait Airways	690144
Libyan Arab Airlines	643631/2
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Scandinavian Airlines	604649
Singapore Airlines	676177
Sudan Airways	694501
Swire Air (G.S.A.)	659791/641906
US AIR	690501
Syrian Air	622147
TAROM-Romanian	637380
Thai Airways	604649
Trans World Airline	623430
Turkish Airlines	659102
Yemenia Airways	628175
Yugoslav Airlines	604911
Queen Alia Airport	(08)53260

## Diary

## Activities

Royal Cultural Centre	661026/7
American Centre Library	641520
British Council	636147/8
French Cultural Centre	637009
Goethe Institute	641993
Soviet Cultural Centre	644203
Spanish Cultural Centre	624049
Turkish Cultural Centre	639777
Hays Arts Centre	665195
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Y.W.M.A.	664251
Amman Mun. Library	637111
Univ. of Jordan Library	834555

## Sports Clubs

Al Hussein Sports City	667181
Orthodox Club	810491
Royal Automobile Club	815410
Royal Shooting Club	736572
Royal Chess Club	637313
Royal Racing Club	09-801233
Jordan Bridge Assoc.	676990

## Rent-a-car

Shakhshir	668958
Al-Jabal	606669
Kade	665161/665153
Al-Labadi	813554
National	639197/8
Nebo	816792
Petra	605501
Rabbit Amman	672424
Al-Rimal	639861
Al-Samer	771707
Satellite	625767/621471
Star	604904
Tiger	671931
Trust	673312
Al-Waha	674105
Abu Degge	644642/644906
Amin Jantar (Avis)	670498
Amman	666327
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De'as	669970
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Eurocar	601350/80
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Gulf	660902

## Hotels

Amman	
Crown	798181
Philadelphus	663100
Marriott	660100
Regency	660000
Jerusalem	663094
InterContinental	641361
Ambassador	665186
Commodor	665181
Middle East	667150
Grand Palace	661121
Tyche	661114
International	841712
San Rook	813801
Alia Gateway	(08) 51000
Amra	815071
Plaza	674111
Aqaba	
Holiday Int'l	312426
Miramar	314340
Al-Cazar	314131
Coral Beach	313521
Aquamarine I	316250
Aqaba	314091
Aqaba Gulf Hotel	316636

## Important Numbers

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Amman Governorate	91228
Amman Civil Defence	198, 199
Civil Defence Int'd	271292
Civil Defence Dept.	661111
Ambulance	193, 775111
Amman fire brigade	198
First aid	630341
Blood Bank	775121
Civil Defence rescue	630341
Police rescue	621111, 637777
Police headquarters	639141
Traffic police	896390
Electric Power Co.	636381/4
Water complaints	897467
Queen Alia Airport	(08) 53200
RJ Flight Info	(08)53200

## Hospitals

Hussein Medical Centre	813813
Khaled Maternity	644281/6
Akleh Maternity	642412
Jabal Amman Maternity	642362
Mathas, J. Amman	636141
Palestine, Shmeisani	664171/4
Shmeisani Hospital	669131
University Hospital	845845
Al-Muasher Hospital	672279
The Islamic, Abdali	666127/7
Al-Ahli, Abdali	664164/6
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Al-Bashir, Ashrafieh	775111/26
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## General

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Ministry of Tourism	642311
Hotel complaints	605800
Price complaints	661176
Telephone Information	121
Jordan and Middle East cells	10
Repair service	623101

## Museums

Folklore Museum: Jewelry and costumes over 100 years old. Also mosaics from Madaba and Jerash (4th to 18th centuries). The Roman Theatre, Amman. Opening hours: 9 a.m. - 5 p.m. year round. Closed Tuesdays. Tel: 651760.

Jordan Archaeological Museum: Has an excellent collection of the antiquities of Jordan. Jabal Al-Qal'a (Citadel Hill). Opening hours: 9 a.m. - 5 p.m. Closed Tuesdays. Tel: 638795.

Jordan National Gallery: Contains a collection of paintings, ceramics, and sculptures by contemporary Islamic artists from most of the Muslim countries, and a collection of paintings by 19th century Orientalist artists. Munatah. Jabal Weibdeh. Hours 10 a.m. - 5:00 p.m. Closed Tuesdays. Tel: 630128.

## Churches

St. Joseph Church: (Roman Catholic) Jabal Amman. Tel. 624590.

Church of the Annunciation: (Roman Catholic) Jabal Weibdeh. Tel. 637440.

DeLo Solle Church: (Roman Catholic) Jabal Hussein. Tel. 661757.

Terrasaneta Church: (Roman Catholic) Jabal Weibdeh, mass in Italian every Saturday at 5:30 p.m. Tel. 622366.

Church of the Annunciation: (Greek Orthodox) Abdali. Tel. 623541.

Church of the Redeemer: Jabal Amman. Tel. 625383.

Armenian Orthodox Church: Ashrafieh. Tel. 775261.

St. Ephraim Church: (Syrian Orthodox) Ashrafieh. Tel. 771751.

Amman International Church: (Interdenominational) mosque at Southern Heights School in Shmeisani. Tel. 827981.

Church of the Good Shepherd: (Evangelical Lutheran) Um As-Summaq Tel. 811295.

## Would You Believe.....

When Henry Ford died in 1947, he left an estate worth \$625 million, an enormous fortune by the standards of the day and definitely not too shabby for today.

In 1800, the population of New York City was a mere 60,000. Today, 7 million people live in the city.

The sport of ferret legging is making a comeback, at least in the United Kingdom. Participants stuff ferrets down their pants, tie the pants tightly around their ankles and wait, and see how long they can stand the biting and clawing of the ferocious creatures. Participants say it's a tough sport.

The legend goes that if you're born on Good Friday or Christmas Day, you have the power to command spirits.

## Solution

1	2	3	4	5	6	7	8	9	10	11	12	13
14	15	16	17	18	19	20	21	22	23	24	25	26
27	28	29	30	31	32	33	34	35	36	37	38	39
40	41	42	43	44	45	46	47	48	49	50	51	52
53	54	55	56	57	58	59	60	61	62	63	64	65
66	67	68	69	70	71	72	73	74	75	76	77	78
79	80	81	82	83	84	85	86	87	88	89	90	91
92	93	94	95	96	97	98	99	100	101	102	103	104

## JORDAN BRIDGE

By Ghassan Ghanem

## Diamonds are forever

TAKE A bidding problem from the teams event of the Amman Eleventh International Festival which was organized by the Jordan Bridge Association on the occasion of His Majesty King Hussein's Birthday.

At a equal vulnerability you hold:

♠ 74 ♥ — ♦ J K Q 10 8 7 6 3 ♣ J 8 5

Your partner opens a natural 1♠ and your right hand opponent cue bids 2♥ to show both majors. What do you bid now? Still more to come, after you choose to bid 5♠, the bidding goes back to your right hand opponent; who bids 6♠. Asking his partner to pick up a major suit slam, you pass and your left hand opponent gives his preference by bidding 6♥ and the bidding comes back to you for a final word what do you bid now? The bidding went:

West	North	East	West
1♠	2♥	5♠	Pass
Pass	6♥	Pass	6♠
Pass	Pass	7♠	Pass
Pass	Double	Pass	End

A tough player and a good friend from Sudan.

Amin El Feel, was sitting in front of me watching, and he murmured some comments regarding the very aggressive bidding from both sides. But O.K. Amin, it was only diamonds. The full hand was:

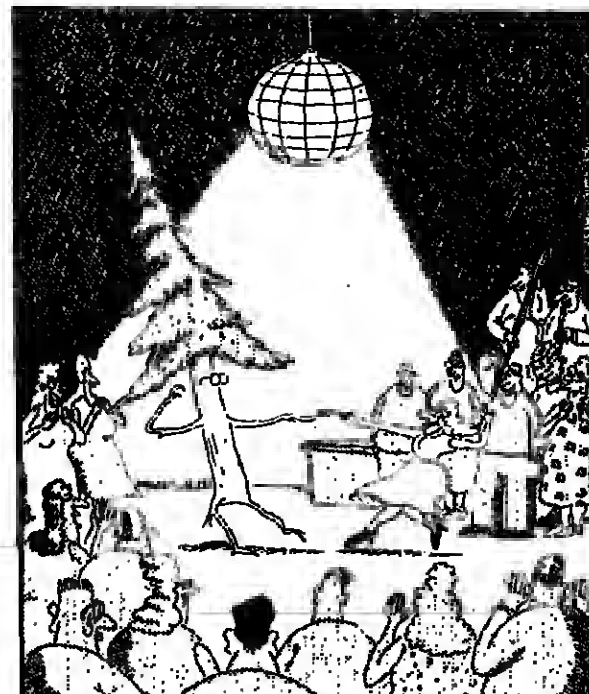
♠ J 6 2	♠ K 9 5
♥ 9 6 3 2	♥ Q 7 5
♦ 2	♦ J 9 5 4
♣ 10 9 7 3 2	♣ A K 4

I was sitting south and I have a lot of sympathy for west, who found himself at the driving seat at a crucial stage of the match and the event. I am completely with the 7♠ sacrifice, but I believe that the 5♠ bid was carefully chosen, a bid of 6♠ instead would have been more effective and would have put more pressure on the opponents. "When you pre-camp make it up to your higher limits."

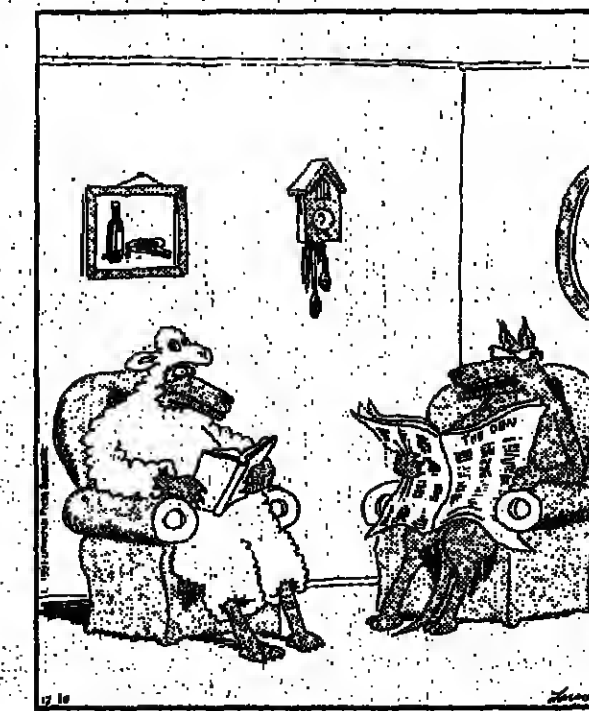
My partner M. Ghanem suggested another line to replace the 5♠, a 4N bid to check Ace so you know your defensive limits.

## THE FAR SIDE

By GARY LARSON



Carl had never had so much fun in his whole life, and he knew, from this moment on, that he would never again be a lone pine tree.



"I'm starting to worry about you, Earl... Stalking sheep in that outfit is one thing, but wearing it around the house is just a little kinky."